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SMALL TOWNS AS RETIREMENT COMMUNITIES

SMALL TOWNS AS RETIREMENT COMMUNITIES

Considerations for Municipal Leaders
Who May Wish to Attract
Senior Settlers to their Towns

FINAL REPORT

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Executive Summary

Seniors Moving to Small Towns - A Phenomenon with Market Potential

Some older Canadians move to small towns when they retire. The market potential of this occurrence is significant, because seniors comprise the fastest growing portion of the Canadian population and there are over a million aged 65-69, the age group most likely to resettle in retirement. The future market is the enormous Baby Boom generation, the oldest of whom are already making plans for their retirement years.

What Do Seniors Seek When Resettling in Retirement?

Seniors who move in retirement generally prefer low maintenance, two-bedroom apartments or small houses, with no or few stairs and an abundance of natural light. The housing should be less expensive than the equivalent in larger urban centres, and situated in well maintained, safe neighbourhoods.

Seniors generally prefer services, such as a hospital and doctors' offices, grocery store, pharmacy, bank, department store, and post office, to be within a short distance of their homes. The availability of reliable, inexpensive public transportation increases in importance as seniors age. A range of recreational opportunities, from a drop-in centre for newly settled seniors, to outdoor sports, is also an important aspect of a town's appeal for senior settlers, as is an atmosphere of friendliness in a town.

Common Features of Four Towns Which Have Attracted Senior Settlers

There has been a large in-migration of seniors to Elliot Lake (Ontario), Roswell (New Mexico), Lunenberg (Nova Scotia) and Summerland (British Columbia). Elliot Lake and Roswell have both actively promoted their towns as a place to retire to, while Summerland and Lunenberg are naturally occurring retirement communities. The towns have several characteristics in common. They offer quality housing at prices that are significantly lower than their nearest larger cities. They have employment problems, causing either an out-migration of younger people following jobs or a high unemployment rate; thus they attract people who do not require jobs - retirees. Their pace is slow, their culture friendly. Not one is a "ghetto of old people". The proportion of residents over age 65 is: Roswell 19%; Lunenberg 22%; Summerland 25%; and Elliot Lake 8%. And, each has some if not all the basic facilities that seniors need at their arrival, such as a seniors' centre, home for the aged, and hospital.

Probable Costs and Benefits of Attracting Senior Settlers

A modest program to attract senior settlers could cost less than $90,000 per year plus the costs of marketing. Special features offered through a program, such as snow clearance and grass cutting, are direct expenses for a municipality. In addition, the municipality's share of new activities developed at the local

recreation centre and enhanced home support services would have to be borne.

The need for transportation, home support and personal care services and medical resources for seniors increase as they become elderly and frail. This need will likely have the greatest impact 10-20 years after the initial influx of senior settlers. The costs of these services are generally shared between the province and the local municipality.

*One major benefit of attracting senior settlers is the stability generated by their reliable incomes. The in-migration of twenty retired couples, for example, could contribute between $540,000 and $1,140,000 annually to a local economy (depending on the formula used to project economic impact).## Another benefit is that the presence of retirees can create jobs in the service sector. It has been estimated that the incomes of two retiree households is enough to generate one job in the community **.*

Other benefits include: occupancy of vacant housing; an influx of diverse talent and skills for the volunteer pool; an increase in small businesses (run by new seniors); possibly an enhanced appearance to the town, due to new seniors' having time for home and garden maintenance; increased tourism, as out-of-town friends and family visit senior settlers; job creation in the long term care sector; and the infusion of government funding for seniors programs and projects.

Establishing a Retirement Program

Key components of a potentially viable retirement program are: a marketing campaign; a process to welcome visitors, provide them with appropriate information, tours, and introductions to other people; methods to follow up on new arrivals to help them get settled, both physically and socially; and a plan to meet seniors' on-going and changing needs. Based on the experience of the Elliot Lake Retirement Living program, it is recommended to: ensure that such a program is part of a comprehensive economic development plan; match the scale of the program to the number of new seniors who can be accommodated; establish broad support in the community and set up a planning committee with representation from all sectors, including political, municipal, business, health and social service and local residents; and plan for augmented social and health services for seniors before implementing a program.

The Story of Elliot Lake, Ontario

Elliot Lake is a good example of a successful retirement living program. Detailed information about this program is presented in Appendix A, so that readers of this report understand how and why Elliot Lake has been so successful in attracting seniors.

See Notes, Item 8, in Appendix E.

** Hodge, 1991: 51

Résumé

Les aînés qui déménagent dans les petites villes : un phénomène offrant des possibilités commerciales

Certains Canadiens âgés déménagent dans des petites municipalités au moment de leur retraite. Le marché potentiel que représente ce phénomène est considérable, car les aînés forment la catégorie de la population canadienne qui connaît la plus forte croissance. En effet, on dénombre plus d'un million de personnes âgées entre 65 et 69 ans, soit le groupe le plus susceptible de se réinstaller dans une autre localité le moment de la retraite venu. Le marché futur sera constitué de l'énorme génération du baby-boom, dont les plus vieux planifient déjà leur retraite.

Que recherchent les aînés lorsqu'ils se réinstallent?

Les aînés qui déménagent à la retraite recherchent des appartements ou des maisonnettes de deux chambres qui nécessitent peu d'entretien, où il n'y a peu ou pas de marches à gravir et où la lumière naturelle abonde. Le logement doit être moins cher que l'équivalent des grands centres urbains et situé dans un quartier sûr et bien tenu.

Les aînés aiment généralement habiter près des services tels hôpitaux, cabinets de consultation de médecins, épiceries, pharmacies, banques, grands magasins et bureaux de poste. De même, l'importance de pouvoir disposer de services de transport en commun fiables et abordables augmente avec l'âge des aînés. Les nouveaux arrivants apprécient également les services récréatifs, offerts par des haltes-accueils, ainsi que l'accès à des sports extérieurs. Un autre atout pour une localité est l'atmosphère amicale qui y règne.

Caractéristiques communes de quatre municipalités qui ont attiré les aînés

Beaucoup d'aînés se sont réinstallés à Elliot Lake (Ontario), Roswell (Nouveau-Mexique), Lunenberg (Nouvelle-Écosse) et Summerland (Colombie-Britannique). À Elliot Lake et à Roswell, on fait beaucoup de publicité destinée aux personnes âgées, tandis qu'à Summerland et à Lunenberg, les retraités y arrivent naturellement. Ces villes partagent plusieurs caractéristiques. Ainsi, elles offrent des logements de qualité à des prix beaucoup plus bas que les grandes villes de la région. Les emplois y sont rares, incitant les jeunes à en chercher ailleurs ou causant un taux élevé de chômage. Elles attirent donc des gens qui, comme les retraités, ne sont pas à la recherche d'un emploi. Le rythme de vie y est lent et la mentalité amicale. Aucune de ces villes n'est considérée comme un ghetto pour vieillards. La proportion de résidents âgés de 65 ans et plus est, à Roswell, de 19 p. 100, à Lunenberg, 22 p. 100, à Summerland, 25 p. 100 et à Elliot Lake, 8 p. 100. Enfin, chacune de ces localités possède pratiquement toutes les commodités de base dont les aînés ont besoin à leur arrivée, à savoir un centre pour personnes âgées, un centre d'accueil et un hôpital.

Coûts et avantages probables de la venue des retraités

Un modeste programme visant à attirer les retraités pourrait coûter moins de 90 000 $ par année si l'on exclut les frais de commercialisation. Des avantages particuliers offerts par l'entremise de programmes comme l'enlèvement de la neige et la tonte des gazons constituent des dépenses directes pour une municipalité. En outre, celle-ci doit songer à augmenter sa participation financière aux nouvelles activités organisées au centre récréatif local et à améliorer les services de soutien à domicile.

Les besoins relatifs aux services de transport, de soutien à domicile et de soins personnels et médicaux augmentent à mesure que les aînés vieillissent et s'affaiblissent. Ces besoins se font sentir plus clairement 10 à 20 ans après l'afflux initial de retraités. Les coûts des ces services sont généralement répartis entre la province et la municipalité.

Le principal avantage lié à l'arrivée des retraités est la stabilité qu'offrent leurs revenus fiables. L'installation de 20 couples de retraités, par exemple, peut injecter entre 540 000 et 1 140 000 $ annuellement dans l'économie locale (selon la formule utilisée pour déterminer les répercussions économiques)*. De plus, la présence des retraités peut créer des emplois dans le secteur des services. On estime que les revenus de deux ménages de retraités suffisent à créer un emploi dans la collectivité**.

Les autres avantages incluent : l'occupation des logements vacants; l'apport de divers talents et aptitudes bénéficiant à la population de bénévoles; l'accroissement du nombre de petits commerces exploités par des «nouveaux aînés»; le relèvement de l'aspect général de la ville, puisque les nouveaux retraités ont le temps d'entretenir leur maison et leur parterre; l'augmentation de l'affluence des touristes, engendrée par les parents et amis qui rendent visite aux aînés; la création d'emplois dans le secteur des soins de longue durée; et l'apport de subventions gouvernementales accordées en application des programmes et projets destinés aux personnes âgées.

Mettre sur pied un programme pour retraités

Pour être viable, un programme pour retraités doit comporter les éléments clés suivants : une campagne de publicité; un mécanisme d'accueil des visiteurs comprenant la distribution d'information pertinente, l'organisation de visites et la présentation de personnes; des méthodes de suivi des nouveaux arrivants pour les aider à s'installer, tant sur le plan logistique que social; un plan permettant de répondre aux besoins actuels et futurs des aînés. D'après l'expérience acquise grâce au programme d'Elliot Lake, on recommande ceci : faire en sorte que ce genre de programme s'insère dans un plan complet de développement économique; adapter la portée du programme au nombre de nouveaux aînés pouvant être reçus; établir un vaste réseau d'entraide au sein de la collectivité; et mettre sur pied un comité de planification formé de représentants des gouvernements, de la municipalité, des gens d'affaires, de la santé et des services sociaux et de la population locale, lequel planifiera l'augmentation des services sociaux et de santé pour les personnes âgées <u>avant</u> de lancer un programme.

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* Voir les *Notes*, article 8, à l'annexe E.

** Hodge, 1991, p. 51.

L'histoire d'Elliot Lake (Ontario)

Elliot Lake fournit un bel exemple de réussite pour un programme destiné aux retraités. L'annexe A renferme tous les renseignements pertinents sur ce programme. Le lecteur pourra s'y référer pour comprendre comment et pourquoi cette municipalité a si bien réussi à attirer les personnes âgées.

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Chapter 1:

Introduction

CMHC's Interest in Retirement Communities

One of the priorities of the Canada Mortgage and Housing Corporation (CMHC) is to improve the number and quality of housing options for older Canadians. CMHC recognizes that the concept of housing goes beyond shelter - it includes a wide range of options and programs that are designed to meet the array of seniors' housing needs and preferences.

In keeping with this priority, CMHC has undertaken a review of communities that have attracted a noticeable number of retired people. The focus is on one that has been particularly successful - Elliot Lake, Ontario. The Elliot Lake Retirement Living program was awarded recognition by CMHC's Housing Awards Program in 1988 for its creative approach to making use of vacant housing to accommodate seniors. Over the past four years, over 1400 seniors have moved from all parts of Ontario and the rest of Canada and settled in Elliot Lake.

The Purposes of this Document

The purposes of this document are to:

- describe four towns that have attracted a significant number of retirees and analyze their common features;
- identify specific factors that should be considered before developing an initiative to attract senior settlers, including the socio-economic implications of a significant in-migration of seniors;
- summarize the general preferences of seniors who resettle in retirement, in terms of accommodation, services and lifestlye options, based on a review of recent literature as well as the Elliot Lake experience;
- provide guidelines so that communities which may be interested in promoting the in-migration of seniors, may assess their towns' potential to attract seniors and learn how to go about starting up a retirement program; and
- relate the story of Elliot Lake and its retirement program as a case study, in depth and detail.

Chapter 2:

Why Seniors Move to Small Towns

Although most seniors prefer to stay put in their own familiar homes and neighbourhoods, some leave the homes they have lived in for decades and move elsewhere after retirement. Many in the United States and Canada are moving to small towns.

The spiralling real estate prices in large urban areas, combined with increased property taxes and other living expenses, result in an attractive opportunity to retirees who own their homes: to cash in the equity, and get away from the high costs of metropolitan living.

There are other factors that prompt the decision to relocate to a small community. One is the desire to get away from the pace of the city, to slow down. There is also a yearning for a sense of community and neighbourhood, associated with small towns. Many retired persons simply seek good clean air. Some are looking for new friends to spend time with in their retirement. Others are moving from rural or remote settings and seeking the supportive services typically unavailable in those areas.

This movement of retired older adults to small communities is both natural - resulting in naturally occurring retirement communities - and stimulated - the result of proactive public relations and/or marketing campaigns.

The Potential Benefits of this Phenomenon

Many small towns are vulnerable to "booms and busts", if they rely on one or two industries for their economic base. An influx of retired persons, who typically have a regular income, can provide economic stability and stimulate the growth of the social and health services, thus creating jobs. The new seniors themselves can contribute a rich array of social and cultural backgrounds and varied skills based on their pre-retirement experience, thus enriching a town's volunteer base.

The benefit to seniors moving from large metropolitan centres is that they may be able to raise their standard of living due to lower shelter costs, while enjoying a more humane environment than previously. Seniors who move from rural environments to small towns benefit from the concentration of goods, services and potential friends, which they may not have had living in the country.

Provincial governments benefit, because the population re-distribution relieves some of the pressure for seniors' housing and services, both in major urban centres (where land and salaries are very expensive) and in sparsely populated rural and remote areas (where service provision is logistically difficult and very expensive on a per capita basis). Also, if seniors are moving into vacant housing stock rather

than seeking purpose-built housing, this is an efficient use of available resources.

Market Potential

Current Seniors

There are 2.7 million Canadians aged 65+, representing 11% of the Canadian population - a proportion expected to more than double by 2031. This age segment is growing at a faster rate than any other age group, because people are living longer than ever before and fewer children are being born.

The highest absolute number of seniors live in Ontario (992,700), Quebec (650,640), British Columbia (349,490) and Alberta (191,300). *(1)* The provinces with the highest in-migration of seniors are Ontario and British Columbia. *(2)*

Current cohorts of Canadian seniors are healthier and more active than any generation before them. Over 60 percent own their homes, mortgage free. The financial situation of seniors in Canada has improved in recent years for a number of reasons, including improved pensions, more older women who have participated in the labour force, and the escalation of property values.

Although only a small percentage of seniors resettle in retirement, the absolute number of seniors is great enough that this movement could still make a significant difference to small towns. To illustrate - If about 4 percent *(3)* of Canadians aged 65-69 resettle in retirement, and there are 1,054,800 of this age group in Canada in 1991 *(4)*, there is the potential for 42,192 retirees aged 65-69 moving to small towns - a potentially significant impact! Add some young-old retirees (aged 55-64) and hardy older retirees (aged 70+) who also resettle, and the market potential is notable.

Future Seniors

Baby Boomers, the largest single age group in the Canadian population, are already starting to make plans for their retirement years, to begin in about twenty years. This age group is less likely than any generation before them to remain settled in one place. They have higher expectations and are more sports and fitness conscious than previous cohorts. And they are movers, a great potential market for the retirement industry.

These current and future seniors represent the potential market for retirement programs.

Chapter 3:

Four Towns that have become Retirement Communities

Following are brief descriptions of four towns which have attracted a large in-migration of seniors - two are the result of active promotion to seniors and two are naturally occurring retirement communities. Their common characteristics are summarized at the end of the chapter.

Elliot Lake, Ontario

Elliot Lake, population 14,000, is located just north of Lake Huron, about two hours' drive from either Sudbury or Sault Ste. Marie. It is a modern town with crisp, clean air, surrounded by scenic forests and lakes.

As a result of an expansion that did not fully materialize, a great number of mining company housing units were vacant in the late 1980's. The mining companies needed tenants for these units to offset carrying costs, and the town needed some economic stability. These needs coupled with the fact that the vacant housing units were new, in good condition, and for the most part single storey, spawned the idea for the Elliot Lake Retirement Living program.

The program was spearheaded by the mining companies and actively supported by the mayor, other municipal leaders, local service providers and local businesses. It started in 1987 with a direct mail marketing effort and a two-person office, supported by the two mining companies and the municipality. More recently it received financial assistance from the Province of Ontario and from the Federal Economic Development Initiative in Northern Ontario (FEDNOR). As of July 1991, it is a not-for-profit corporation, owner of over 1500 housing units, and employer of eight full-time and five part-time people. The program runs a sophisticated, on-going national marketing campaign including ads in newspapers and maturity magazines and representation in trade shows; offers free accommodation to prospective clients who wish to visit Elliot Lake; and participates in long-term planning for the aging of the town's population.

Since 1987, over 1400 seniors have moved to Elliot Lake. This in-migration has brought the town's older (aged 55+) population to just over 15%. (8% are aged 65+). Before 1987, Elliot Lake was an unusually young town.

The majority of new seniors have moved into two-bedroom apartments in mid-rise apartment buildings. Others live in one-bedroom units, in two and three bedroom semi-detached bungalows and a very few in townhouses.

The new seniors are actively involved in recreational activities, in fact increasing the revenues of the recreation department. Almost half are members of a special seniors' centre created for them with

financial backing from the mining companies and the town. The new seniors' satisfaction with their move is almost unanimously positive.

The new seniors report that they moved to Elliot Lake because it offered exceptionally inexpensive housing (about one-quarter the cost of equivalent accommodation in Toronto, for example) with lawn cutting and snow removal included in the rent; a friendly, safe community where "you know all the faces"; and all the amenities and services of a city in a country setting.

The economic impact on Elliot Lake is a stabilizing influence. The steady if not high income of the new seniors has lessened the pain of both local unemployment and the out-migration of high earners. The positive social impact is that the new seniors have brought a positive perspective to the town, with their praise for its natural beauty and friendly local people. The negative social impact is resentment on the part of some long term residents that "the new seniors get all the attention".

The impact on services is that the local hospital is now used to capacity, more medical specialists are visiting Elliot Lake, and certain home support services have extensive waiting lists. Major plans are underway to develop congregate living facilities for the frail elderly and enhanced home support services on a one-stop-shopping model.

A detailed description of the Elliot Lake Retirement Living Program, its clients, and their impact on the town, is presented in Appendix A.

Roswell New Mexico

Roswell is a small, clean, quiet city in the southeastern part of the state of New Mexico. 19% of the population of 48,000 is over the age of 65. (Although Roswell is not strictly a "small town", given its population, it is described here because it serves as a good example of a viable retirement program, and its history and characteristics parallel, in many ways, those of Elliot Lake.)

Despite Roswell's remoteness - a three and one half hour drive from Albuquerque - it is attractive to seniors for several reasons: a 5% lower than average cost of living; low cost housing and low property taxes; warm and very sunny weather; genuine warmth and a sense of welcome from the inhabitants; and a slow pace.

In 1967, the town had a sudden surplus of inexpensive, modern houses when the air force base, which had been the backbone of the local economy since the late 1940's, closed down. The mayor initiated a campaign to recruit seniors to retire in Roswell. This campaign became an official Chamber of Commerce Retirement Program in the 1980's. It continues to be active and successful.

The program involves a national advertising campaign, with a current advertising budget of approximately $35,000 US (1991) per year. Ads are placed in numerous seniors' magazines and business journals.

Reader Service Cards are included in most magazines. These are answered with a package of information. In some cases the advertising takes a regional focus and the cost is shared with a neighbouring community.

When people arrive in Roswell they are greeted by Chamber of Commerce Retirement Program staff and then introduced to one of the realtors participating in the program. The realtor takes them on a tour of the town including a variety of housing types, shopping centres, and recreational and cultural facilities, such as the Roswell Adult Center. This centre, which was formerly a school, is organized and managed by seniors.

Over five hundred and fifty senior households have moved to Roswell since November 1986 and it is estimated that thousands more have done so without contacting the Retirement Program. The average income of this group is $25,000 U.S. (1990) per household per year. Counting only the 550 who have moved through the Retirement Program, this translates into about $13,750,000 per year injected into the local economy. In combination with new industry, the program has added a great deal of stability to the local economy.

Over the years, facilities and services have grown to care for the older population, and these have created jobs. Senior volunteers have made a significant contribution to the wider community - for example, many retired teachers serve in a literacy program. Seniors also participate in local politics.

The success of the Retirement Program (referred to as a "clean, non-polluting and very profitable industry") is based on not just moving people to Roswell, but welcoming them and providing the appropriate range of housing, services, and amenities.

Town of Lunenberg, Nova Scotia

The Town of Lunenberg is located on the south shore of Nova Scotia, 90 km. west of Halifax, in the same district as the Town of Bridgewater and the Town of Mahone Bay. Its population (1986) is 2972. The proportion of seniors is about 22%, twice the provincial average.

The appeal of the area is its historic, seaside landscape, "returning to old world charm after living in anonymous suburbs", old housing as well as new, a moderate climate, a casual lifestyle, and no violence. The main economic advantage for former city dwellers is being able to buy a house with some land (as close to water as they can afford) and having some money left over. The Town and immediate area offer hospitals, shopping, seniors' housing, nursing homes, golf courses, curling rinks, and many other services and amenities.

There has been an out-migration of young people seeking employment elsewhere, resulting in vacant housing stock. This has been filled to a degree by seniors choosing to retire in Lunenberg. No specific marketing has been done to attract senior settlers, because the district, as a tourist centre, has over 250,000 people visiting

annually anyway. It only takes a minuscule percentage of these visitors to "fall in love" with the place and retire there, to have a major impact on the town.

Besides helping to stabilize the economy with their secure incomes, the older in-migrants have started small businesses such as bed and breakfasts and gift shops, which has created employment on a small scale. Seniors also contribute significantly to community life. For example, three of seven Council members of the Town of Lunenberg are over 65 and others come with skills in organization, management, and a variety of experience from many professions.

Summerland, British Columbia

Summerland is situated at the south end of Okanagan Lake in the interior of B.C.. About 25% of its 1990 population of 8762 is aged 65 and over. Its setting is very attractive - a lake, mountains, and orchards. The climate is mild and dry, attracting seniors from the coast who have respiratory problems or arthritis. Downtown is revitalized, Tudor style. Many residents are attracted to the size of the town and its rural ties.

There was never a case of surplus housing units in the town; in fact, rental units are in very short supply.

Originally, older people moved there without any enticements, advertising or promotion. However, given the current high unemployment rate in Summerland and the recognition that seniors contribute to economic growth and stability, the latest Economic Development Strategy for Summerland includes attracting retirees as a priority, despite an anti-development lobby. Promotional plans include: participating in Retirement Trade Shows (with booths and hand-outs); a community information kit, including colour photographs; and a promotional video.

The impacts of in-migration of retirees on Summerland are both positive and negative. The new seniors have created growth. It is estimated that the retirement services sector (including residential and extended care facilities and contract services such as home support services to seniors) generates a gross annual revenue of $3.3 million. 104 jobs have been created in a new residential care facility. Some younger seniors have started small businesses, creating employment. Nearly two hundred condominiums are proposed, as are two new golf courses.

The new seniors also provide stability, due to their reliable incomes, and they contribute a wealth of experience to the town - three of the six Economic Development Commission members are seniors, and the present mayor is a retiree from Manitoba. Service clubs gain active older members for community work.

On the other hand, housing prices have been driven out of reach for many local people, especially young people, and this causes some tension.

Other impacts are in the areas of business and municipal government. Shops are starting to provide goods and services catering to an older age group; some are hiring older workers; others have renovated their premises to make them accessible to disabled persons. Downtown merchants are pressing for more benches. Local government provides special programs such as a rehabilitation program for adults recovering from illness or accident.

Common Characteristics and Benefits

The four communities sketched in this chapter share certain characteristics and have enjoyed similar benefits of the in-migration of seniors.

Common Characteristics

. They offer quality housing at prices that are significantly lower than their nearest larger cities.

. They have employment problems, causing either an out-migration of younger people following jobs or a high unemployment rate. Thus they attract people who do not require jobs, but who have a regular income - retired older adults.

. They are small with clean air.

. Their pace is slow, their culture friendly.

. Not one is a "ghetto of old people" - three of four have proportionately larger older populations than provincial or national averages, but this is not uncommon for small towns. Elliot Lake has only 8% aged 65+.

. They have some if not all the necessary facilities for aging persons, such as a seniors' centre, home for the aged, and hospital.

Common Benefits

. They have benefitted from a wide range of new seniors' skills and knowledge.

. They have benefitted from some economic stability provided by the new seniors' secure incomes.

. They have benefitted from employment created in the seniors' services sector and in small businesses established by new seniors.

Chapter 4:

A Program to Attract Senior Settlers -

Considerations

As described in the previous chapter, retirement programs (by whatever name) have been beneficial to towns in both Canada and the United States. Before considering a retirement program, municipal leaders should know what such a program can and cannot do for their community. It is also helpful if they are aware of the typical characteristics of seniors who resettle in retirement, potential social problems, and the probable costs and benefits of attracting senior settlers.

What a Retirement Program CAN Do for a Town

Use Surplus Housing Stock

New retirees moving to the community may occupy rental houses and apartments which have become vacant. They may also purchase homes and in so doing can help to stabilize home prices and the local housing market.

Assist in Stabilizing the Local Economy

Most retirees have modest but secure incomes. These incomes are largely spent locally to purchase everyday necessities and services. It is these expenditures on food, shelter, recreation, and professional and personal services which can help to stabilize local businesses during a period of economic readjustment, downturns in local industry or recession.

Provide New Energy and a Positive View of the Community

Economic and community development are not only a matter of dollars and resources, organization and marketing skill. They require optimism, diverse talents and good will. Retirees move to a new community because they see something good about it. This positive view can be contagious. As well, retirees bring lifetimes of experience and knowledge. This additional talent can be especially important when a town or city is facing a challenging period of change. And retirees have the time to stop, chat and listen. This good will can improve the outlook of younger residents.

What a Retirement Program CANNOT Do

Save a Local Economy

An influx of seniors cannot save a local economy or generate high paying jobs. Retirees spend their incomes on many of the same goods and services all people do. In addition they have special needs for

medical care, home care, transportation, recreation and social services. Although the increased demand for these services does create jobs, they are generally not highly paid, nor are they a ready substitute for jobs which may have been lost in heavy industry or resource extraction.

Generate an Immediate Demand for New Housing

Most communities which benefit from retirement living do so because the new retirees are able to afford existing, vacant housing in that community. This has little or no impact on the local construction industry, save for an increasing demand for small home renovations. Experience in Roswell, New Mexico indicates that over a longer period of time (about fifteen years), retirement living in conjunction with other forms of economic development can result in construction of new housing.

Create Growth and/or Stability without Effort or Change

Many towns have experienced growth in their older population without marketing, so a direct marketing campaign focusing on retirees is not always necessary to attract them. What is necessary is the community's open welcome to new seniors and acceptance of them as neighbours and friends, so they feel welcome and safe, as well as the provision of additional services, requiring the coordinated time and attention of political, business and service sectors.

Potential Social Issues

It is important that groups within a town do not see themselves as competing for scarce resources. When this happens, some people feel that another group has gained at their expense. Resentment and divisiveness may result.

For example, if there is not an adequate surplus of affordable housing to accommodate an influx of new seniors, there is the potential for competition for housing between young people starting out in life and new retirees moving to town. If this is the case, rents and house prices may increase, making it difficult if not impossible for some local people to stay in the community. This can generate resentment towards the senior settlers.

Also, if the retirement program discriminates between new seniors and local seniors - putting the latter at a perceived disadvantage - then the resentment will likely be clearly expressed. Therefore, if programs and services are developed for the new seniors, they should be made available to local seniors too. Care should also be taken to ensure that younger adults' and children's activities and services do not lose attention.

A Profile of Senior Settlers

Older adults who resettle in retirement generally do so within five years of retiring and within the same province or state. Typically, their income and educational level are slightly higher than those seniors who do not move. Married couples are much more likely to relocate than singles. *(5)* The Elliot Lake experience reveals that most are independent of their families and friends and many have moved numerous times throughout their lives.

Probable Costs and Benefits of Attracting Senior Settlers

Costs

Basic costs to a municipality include: time spent in long term planning; setting up and running a retirement program; special features that the program offers; road maintenance and recreation facilities; and the municipal share of health and social services.

Time spent together by elected leaders, municipal planners, business people, service providers and long term residents in long term planning is difficult to put a figure on, but is strongly recommended by those who have a retirement program.

Setting up and running a modest retirement program could cost under $90,000 per year for the basics - space, telephone, salary for one full-time staff person - plus the costs of marketing, which vary widely. $10,000 may be enough to put together and mail a glossy coloured brochure to several thousand households. A promotional video could be made for about $15,000. A special rate may be established with a local hotel in order to be able to offer free overnight accommodation to encourage potential settlers to visit the town.

Special features offered through the program to new seniors such as snow clearance and grass cutting are direct expenses (but may be negotiated on a contractual basis locally, covered by provincial programs to assist seniors with home maintenance, or partially covered by user fees).

Since most active seniors drive cars, snow clearance from public roads would have to be reliable and thorough; and since most active seniors participate in some form of regular exercise, new classes and activities may have to be developed at the local recreation centre, some of which may require a small capital outlay (eventually covered by user fees).

Home support services such as home maintenance and home care programs and visiting nurses will need to be enhanced, so the municipal share of these costs would have to be borne.

As seniors become increasingly frail, the costs of their care increase. These costs will likely increase significantly within 10-20 years of the initial influx.

As seniors age and stop driving their cars, for example, enhanced transportation services will likely be required - covered shelters at bus stops, lowered steps at the entrance door of buses, more frequent service to the nearest city for seniors who need to visit specialists regularly. (A volunteer pool of drivers for the elderly could serve as back-up for enhanced transportation services.)

Houses and apartments may require minor modifications to make them more supportive environments, with the addition of, for example, grab bars, railings, ramps, and extra lighting. Likewise, the physical environment in the town may have to be made more supportive - with plenty of benches in the downtown core, graded paths instead of steps and well maintained pedestrian pathways. (Local businesses may contribute to this upgrading.)

Social and health services for the elderly - such as "Meals on Wheels", home care, friendly visiting, postal alert, and so on - will have to be added or augmented. Most of these are cost-shared with the province, but nonetheless the absolute dollar numbers will increase. (In some communities, service clubs provide the money for capital expenses such as a clinic or a van while provincial ministries pay the operating costs, under various programs.)

Likewise, the medical resources in a town (hospitals and doctors) will become increasingly taxed unless they are enhanced. Elderly seniors visit the doctor more frequently, take longer per appointment, and stay longer in the hospital, than younger people. Eventually there will be a need for extended and chronic care facilities for the frail elderly. *(6)*

The logical sequence for adding elements of a continuum of care is the same sequence as seniors' increasing needs as they become more frail: light home support services such as housekeeping, yard maintenance, and snow shovelling; then more personal care delivered in the home, such as meal preparation, bathing and medication supervision (provided by homemakers and nurses); then respite/vacation care and/or full-time care provided in nursing homes (extended care facilities); then chronic care. Two constants throughout this continuum are seniors' need for social interaction with peers, and the availability of acute care.

(Examples of the actual costs of different elements of the continuum of care provided to seniors in the Region of Niagara, Ontario, are presented in Appendix D.)

Benefits

Benefits to the municipality include: occupancy of vacant housing, local expenditures on shelter, necessities (food, transportation, clothing and household items) and recreation, an increased tax base, an influx of diverse talent and skills, potentially an expanded volunteer pool and an increase in small business, and likely an enhanced appearance to the town, due to seniors having time for home and garden improvements.

The main economic advantage is the stability provided by seniors' reliable incomes. An influx of seniors can help a town, if it suffering a downturn, to stabilize while economic diversification is being planned.

The average income of a Canadian couple aged 65+ in 1991 is about $30,000; for singles, about $17,000. *(7)* Using a multiplier of 1.15 (that is, for every $1 of a senior's income, another $0.15 is spent by agencies and businesses serving the senior) *(8)* and assuming that seniors spend at least 75 percent of their income where they live *(9)* a town could benefit from an annual injection, at a minimum, of (.75 x $30,000 + .15 x $30,000 =) $27,000 for every senior household resettling there, or $15,300 per single senior settler. (There are other valid formulae for calculating economic impact - such the widely accepted 2.2 multiplier effect *(8)* which results in higher estimates.)

Since seniors who move in retirement are generally more affluent than average, the dollar estimates presented above are very low. (Statistics Canada tables showing senior household income and expenditure patterns are presented in Appendix C.)

Other benefits are: the possibility of increased tourism, as out-of-town friends and family visit senior settlers; job creation in the service industries (at a ratio of one job for every new senior household) *(10)*; and the building of health and congregate care facilities and with these the infusion of government funding.

Switching Perspectives

Having described the potential costs and benefits of attracting seniors settlers to a town, it is necessary to switch perspectives and identify, from a senior's point of view, the essential features that make a town attractive enough to move to. In the following chapter, retirees' preferred accommodation, services and lifestyle options are summarized.

Chapter 5:

What do Seniors Seek when Resettling in Retirement?

While it must be recognized that seniors' characteristics, needs and preferences vary widely, there is some general knowledge about the particular preferences of older, retired people who are willing to re-settle in retirement.

The following summaries are based on an extensive review of recent American and Canadian literature on the subject (listed in the bibliography, Appendix F), as well as on the findings from the case study of Elliot Lake.

Accommodation

Seniors who move in retirement generally prefer low maintenance apartments or small houses in neighbourhoods that are well cared for, in a small or middle-sized town, set in a clean rural landscape.

A very important feature of the housing itself is that it must be affordable - preferably less expensive than previous accommodation, thus allowing for more disposable income. Another important feature is the location of the housing itself within the town - it must be close to shopping and services.

Some seniors prefer to own, others to rent. Although many retirees prefer to live amid people their own age, some wish to be in neighbourhoods where there are people of all ages, including young families. Therefore a whole range of tenure and neighbourhood options may appeal to senior settlers.

Design preferences are for two bedroom units (whether apartments, row-houses, duplexes, or single detached dwellings), in good condition, with no or few stairs, an abundance of natural light, and adequate soundproofing.

Other important features are good management and maintenance of the housing, preferably including snow removal and grass cutting; and the safety of the neighbourhood. Safety is enhanced by distinct boundaries between public and private space, by "knowing your neighbours", good surveillance and lighting, a co-operative relationship with the local police, and little vehicular traffic.

Services

Availability and accessibility of services is critical. These should be within a short distance of the seniors' residence. They include but are not limited to: a medical facility (preferably a full-service hospital) and doctors' offices, grocery store, pharmacy, bank,

department store, post office and library. Centralized shopping in a compact downtown core is preferred.

Reliable, inexpensive public transportation may not be as important to newly settled seniors as it will be when they are slightly older and less likely to be driving cars.

Ideally, a continuum of care - ranging from housekeeping and home maintenance services to chronic care - should be available within the town to allow seniors to age in place with a sense of security and satisfaction.

Lifestyle Options

Despite the importance that seniors place on the availability of medical and other support services, they definitely do not want to live within a "health care" or "old people's" environment, or be treated like patients or dependents. Most are independent and mobile, and like other adults, they prefer to make their own decisions about what services to use and when.

A characteristic of seniors who move in retirement seems to be that they have accepted leisure as a positive aspect of life, so they are seeking a place with recreational options. These range from swimming pools to community centres to "good fishing" to cross country skiing to painting classes. Seniors with different backgrounds and different health status naturally prefer different recreation.

Other important features that attract retirees are: opportunities for social contact, such as a drop-in centre for new seniors; an atmosphere of friendliness - "They're all so friendly here; strangers say 'Hi' in the street!" balanced by respect for privacy; and a sense of community, exhibited by, for example, high attendance at community events, support for neighbours in crisis, and pitching in for common causes.

Chapter 6:

Getting Started

The Basics

A program to attract seniors should be designed to match the number of new seniors who can be accommodated. Programs range from a very limited effort to a major program such as in Elliot Lake. Regardless of the size of the program, there are certain basic prerequisites.

Successful retirement programs first require broad support in the community. This must start with local Council and involve business as well as providers of health and social services. Political representatives, business, health and social services people should be willing to take the time to learn about and understand older people and their needs.

A Planning Committee is also important to ensure coordination of service delivery and information, and to bring everyone together on issues related to seniors. This Committee should include representatives from Council, business, recreation, local residents, realtors, major landlords, and social and health service providers, all of whom need the opportunity to contribute their ideas and keep informed of progress. Working groups or task forces can address specific issues.

Ideally, planning would be for the provision of "one stop shopping" access to information and human services for seniors (both newly recruited retirees and long-term residents). If certain key services are not available in town, then the plan should include transportation to and communication with the providers of services in the nearest centres.

Once a plan is formulated for the optimal feasible method of delivering care, the retirement program planning can be carried out.

Key Components of a Retirement Program

Components of a potentially effective program, no matter what size, are:

- a marketing campaign (preferably including print and electronic advertising and editorial coverage);
- a program to welcome visitors, provide them with appropriate information, tours, and introductions to other people;
- methods to follow-up on new arrivals to help them get settled, both physically and socially; and
- a concrete plan to meet seniors' current and future needs.

A Retirement Program as Part of an Economic Development Plan

A program to attract senior settlers is not a form of economic development which can alone sustain a local economy. It is generally seen as a bridge or stabilizing factor that can maintain some businesses and services at a base level until industry, institutions or government entities can be recruited, relocated and established in the community.

Where a retirement program has been successfully pursued in response to an economic change, it has been part of a comprehensive economic development plan.

Before choosing to embark on a program to attract senior settlers, it is recommended (based on the Elliot Lake experience) that a strategic plan for economic development be created, as follows:

. Involve all stakeholders such as municipal leaders, service providers, business people and local seniors - ask them what they think are the weaknesses and strengths of the community and ask them about their ideas for the town's economic and social future.

. Put these ideas into a document and let people think about the issues and set priorities. (This document might include checklists for each group of stakeholders, on the various implications of each option.)

. Look at the alternatives, especially those which capitalize on existing strengths, labour force characteristics, skills, facilities, infrastructure, natural resources or history.

. Discard options which conflict with priorities.

. Select chosen options, draw an action plan and pursue the options.

If a retirement program is seen as a viable form of economic development, it is strongly recommended that planning and coordination for health and social services take place BEFORE marketing.

(This was not done to the extent necessary in Elliot Lake, mainly because the scale of response to the program was completely unexpected. The lack of coordination of health and social services caused some dissatisfaction for the first wave of new seniors in Elliot Lake, and for this reason, the decision-makers in Elliot Lake offer this recommendation. It is also recommended that municipal leaders who are planning a continuum of care consult the CMHC publication *The Senior Citizens Department of the Regional Municipality of Niagara, Ontario and Its Continuum of Care Model: A Case Study, July 1990).*

If a retirement program is seen as a priority in the economic development plan, other economic opportunities must be viewed in light of their compatibility. For example, tourism and education are both service oriented activities which can have a mutually beneficial relationship with many retirees. Other industries are highly

incompatible (toxic or noisy ones in particular) while others would indirectly benefit seniors by employing a wide range of people in the town (manufacturing, clerical processing, research, etc.) and maintaining a balanced population.

A "Mini" Program

If the number of available housing units is limited and/or the goals for a retirement program focus on encouraging under twenty people per year to move to the community, a simple program might include the following steps.

- Establish a Seniors Planning Committee (as described earlier) to ensure that appropriate services for seniors are available and coordinated.

- Assemble an information booklet listing and describing the types of housing available, as well as information on municipal taxes and the cost of utilities. (This will have to be updated regularly.)

- Assemble a handbook or telephone listing of health and social service providers, as well as seniors' centres, service clubs, churches and arts or recreational groups. This will be useful for everyone in the community, not only the new seniors.

- Develop a marketing program suitable to established goals. Keep in mind that many newcomers will come from nearby rural areas, other towns and the nearest major cities. The marketing program might involve handouts of materials at local or regional events and advertisements in newspapers.

- Find an office that can handle prospective movers' enquiries and where there are people who can take visitors on tour. Perhaps telephone enquiries can be handled by municipal employees or a Chamber of Commerce. Realtors or volunteers could take on the task of touring visitors through the town, and helping them with plans for moving.

- Establish a network of contacts for prospective senior settlers. When they move to town, the program volunteer (or equivalent) could find out about their interests, hobbies, church affiliation, service club membership or other interests. Then the new senior could either be given a list of appropriate contact names, or (with their permission) the new senior's name could be given to these key contacts, so that local organizations can welcome them.

Larger Programs

Larger programs would include all the components of the "Mini" Program described above, and can be expanded in several ways.

The local Economic Development office manager or the administrator of the Realters' Board could answer prospective movers' questions in scheduled sessions at the seniors centre. A marketing plan could be professionally prepared and executed. Advertising could be more frequent and broader based, including advertisements in magazines.

It is still very important to pay personal attention to visitors and follow up their move with referrals to and/or a personal call from local groups and organizations.

A major program involves careful planning and usually the assistance of consultants in economic development and marketing. It is important to plan the program and its market around the town's relevant strengths (based on the assessment of the town) and unique features.

Readers considering a retirement program in their community may wish to use the checklists and contact names provided on the following pages, and to read the case study of Elliot Lake, Ontario, presented in Appendix A of this report.

(It should be noted that if a municipality's self-evaluation is not high, this does not preclude a town's being an attractive place for seniors to move to. For example, many people in Elliot Lake thought seniors would never want to move to a hilly town in Northern Ontario, two hours' drive from the nearest big city. As it turns out, about 60 percent of the new seniors are from Southern Ontario and the hilly terrain has not deterred them. One of the greatest challenges facing the Elliot Lake Retirement Living program staff and the town, in fact, is to catch up with the unexpected success of the program!)

CHECKLIST #1:

SELF ASSESSMENT

1. HOW MANY NEW HOUSEHOLDS CAN YOU ACCOMMODATE?

How many houses are now for sale?

How many vacant rental units are now on the market?

Is your population decreasing? If so, at what rate?

How is this changing your housing market?

[HOW MANY NEW HOUSEHOLDS CAN YOU COMFORTABLY ACCOMMODATE?]

2. AVAILABLE AFFORDABLE ACCOMMODATION

Is there a surplus of attractive housing in good condition, especially bungalows that are bright, well insulated and easy to maintain?

What is the average selling price for a 2 or 3 bedroom bungalow in good condition? Is this more affordable than the equivalent in a major nearby city?

What are typical taxes and annual utility costs on these houses?

How much less is the total annual cost than in the nearest major city?

What is the vacancy rate for apartments, especially two-bedroom apartments?

What is the average rent for a two bedroom apartment?

How much are utilities on an average two bedroom apartment?

How much less is the total monthly cost than that in the nearest major city?

Are housing prices increasing or decreasing?

[CAN YOU APPEAL TO SENIORS ON THE BASIS OF AVAILABLE AFFORDABLE HOUSING?]

3. SETTING/LOCATION

How long does it take to get to your town from the nearest major city by car?

Can you attract people from far away - for instance, are you in a tourism area or cottage country?

What is especially appealing about your setting?

. Clean air

. Scenic countryside surrounding the town

. Location near skiing, boating, fishing or other outdoor recreational opportunities

. Peace and quiet

. A sense of safety and security

[WHAT ARE THE MOST OUTSTANDING FEATURES OF YOUR LOCATION OR SETTING THAT PEOPLE VISITING YOUR TOWN COMMENT UPON?]

4. SHOPS AND SERVICES

Do you have the essentials and are these accessible to potential newcomers?

. Centralized shopping in one small downtown area or in a mall

. Grocery/Supermarket

. Corner Stores/Convenience Stores

. Drugstore(s)

. Banks

. Post Office

. Churches

. Restaurants

. Hairdresser/Barber

. Service Station

. Department Store for Clothing, Housewares

. Book store

. Stationery and/or Cards shop

. Veterinarian

. Repair services (auto, appliance, home)

[IF THESE ESSENTIAL AND DESIRABLE SHOPS AND SERVICES ARE NOT AVAILABLE IN YOUR TOWN, HOW FAR IS IT TO THE NEAREST CENTRE WHERE THEY ARE AVAILABLE?]

5. AMENITIES

Is there transportation available within the town?

- Municipal Transit
- Taxi Service
- Special Transportation for the Handicapped

Is there transportation to nearby centres?

- Public Transportation (buses or trains)
- Special Transportation to Medical Appointments

Does the scheduling of these transportation services suit seniors' needs and preferences?

Is the cost of these transportation services affordable to most seniors?

Are the bus stops and vehicles accessible to persons with physical limitations or disabilities?

Is there sufficient convenient parking near shopping?

Are the sidewalks well maintained?

Does snow clearance enable safe driving and walking in bad weather?

Is there plenty of lighting in public spaces at night?

6. RECREATIONAL OPPORTUNITIES

What recreation facilities and programs (both public and private) are available?

- A Seniors' Centre
- Recreation Centre
- Golf Course
- Bicycling or Walking paths
- Pool
- Library
- Craft Courses
- Continuing Education Courses

. Arts Groups

. Garden Club

. Service Clubs

. Theatre Group

7. COMMUNITY SPIRIT AND WELCOME

Are you a genuinely friendly town?

. Do people say "Hi" to each other on the street?

. Do store clerks take time with their customers?

. Are most young people respectful of older people?

Is there consensus to welcome new senior residents:

. Politically?

. Within the business community?

. In the churches?

. In the service clubs and community groups?

Is there someone who can be assigned the job of answering questions from prospective senior residents, such as:

. A municipal employee?

. A realtor?

. Volunteers?

Can someone take prospective settlers on a tour of the town and introduce them to peers?

Is there anyone who may feel resentful about the attention and concern shown to new seniors?

If so, can the municipality help them to understand the benefits of new people moving to town?

8. HEALTH CARE

Do you have the essentials?

. General Hospital

. Enough General Practitioners for the expected population

. Personal/Residential Care Home

. Nursing Home

Do you have medical specialists in:

. Oncology

. Cardiology

. Audiology

. Surgery

. Urology

. Ophthalmology

. Speech Pathology

. Respiratory Illnesses

. Physiotherapy

[IF YOU DO NOT HAVE ANY CONGREGATE CARE FACILITIES FOR THE AGED OR MEDICAL SPECIALISTS IN YOUR TOWN, HOW FAR AWAY ARE THEY BY CAR?]

9. HOME SUPPORT SERVICES

Do you have any or all of the home support services that assist seniors to remain in their own homes, or will you be able to offer:

. Visiting Nurses

. Visiting Homemakers

. Meals on Wheels

. Wheels to Meals

. Postal Alert

. Friendly Visiting

CHECKLIST #2

PLANNING GUIDE

A small community may wish to undertake a very modest retirement program while another may wish to embark on a major effort to attract several hundred new residents. The following sequence of suggested activities may be a useful guide in either case. (It must be noted, however, that this guide is based on limited retirement program experience and therefore should not be regarded as fully comprehensive or exhaustive.)

STEP 1 - LOCATE RESPONSIBILITY

Committee of Council

Chamber of Commerce

Volunteer Committee or

Realty Board

STEP 2 - OBTAIN AUTHORITY FROM COUNCIL OR OTHER BODY TO CARRY OUT PLANNING

STEP 3 - ASSESS THE TOWN'S ATTRACTIONS AND FACILITIES FOR SENIORS (based on Checklist #1 of this report).

STEP 4 - CALCULATE POTENTIAL BENEFITS AND COSTS OF ATTRACTING NEW RETIREES

STEP 5 - CONSULT WITH PROVINCIAL MINISTRIES ON A PLAN AND ITS IMPLICATIONS FOR FINANCIAL ASSISTANCE (FROM MINISTRIES OF HEALTH, HOUSING, SOCIAL SERVICES, ECONOMIC DEVELOPMENT, AND MUNICIPAL AFFAIRS)

STEP 6 - PREPARE PRELIMINARY PLAN FOR A RETIREMENT PROGRAM, IDENTIFYING THE FOLLOWING:

- number of new people the community can accommodate

- features of the community which are most appealing to seniors

- market area for potential settlers - rural region, nearby metropolitan area, provincial or national

- characteristics of seniors being targeted

- appropriate advertising methods

- responsibility for answering inquiries

- responsibility for greeting prospective new residents

- method for referring prospective new residents to appropriate housing

- needs and concerns of local residents about new seniors (and if necessary, a plan to assist them)

- source of funds for advertising

- structure, composition and mandate of a Planning Committee (involving seniors, politicians, business people, health care providers, social service agencies, recreation and the arts) who will investigate and plan for the long term needs of an aging population in relation to accessibility of buildings and services, health care, home support services, transportation, recreation and congregate care facilities.

STEP 7 - OBTAIN AUTHORITY TO IMPLEMENT A RETIREMENT PROGRAM

STEP 8 - PREPARE TWO HANDBOOKS

One handbook, part of the marketing of a retirement program, would need regular updating and would contain a list and descriptions of the types of housing available, as well as information on municipal taxes and the cost of utilities.

The second handbook, useful to locals as well as new residents, should include: emergency telephone numbers for fire, police, hospital, veterinarian; location and telephone numbers for municipal utilities and Hydro; recreation programs and schedules; garbage collection days; names, location and telephone numbers of schools, community colleges, churches, service clubs and interest groups; descriptions of regional attractions and events (parks, fairs, etc.); and maps of the town and the region.

STEP 9 - PREPARE AN ADVERTISING AND MARKETING PLAN

Develop a budget for on-going advertising.

Identify the market area and type of seniors to attract.

Determine the most effective media to use.

Develop sample advertisements.

STEP 10 - PROVIDE FREE COPIES OF SECOND HANDBOOK TO LOCAL SENIOR RESIDENTS

(This may prevent the local seniors feeling "left out".)

STEP 11 - ASSIGN RESPONSIBILITY FOR ANSWERING INQUIRIES AND TOURING PROSPECTIVE RESIDENTS

STEP 12 - ASSIGN RESPONSIBILITY FOR FOLLOWING UP NEW ARRIVALS

With the new seniors' permission, provide their names to appropriate churches, clubs and interest groups.

Make a follow-up call one week and one month after their arrival.

STEP 13 - ESTABLISH A SENIORS' CENTRE

Ideally, establish a drop-in and activity centre where new seniors can meet others.

USEFUL CONTACTS

Elliot Lake, Ontario

Bill Morris, General Manager and Chief Operating Officer
Elliot Lake Retirement Living
11 Newfoundland Walk
Elliot Lake
Ontario P5A 2J6

Tel. (705) 848-4911
Fax. (705) 461-7248

Roswell, New Mexico

Patti Tucker-Bristol, Director
Retirement Services Division
Chamber of Commerce
131 West Second Street
P.O. Drawer 70
Roswell
New Mexico 88202

Tel. (505) 623-5695
Fax. (505) 624-6870

Summerland, British Columbia

Charles Gauthier, M.C.P.
Community Economic Development Officer
Summerland Economic Development Commission
P.O Box 130
Summerland
British Columbia V0H 1Z0

Tel. (604) 494-5159
Fax. (604) 494-4039

Lunenberg, Nova Scotia

Peter Oickle, Planning Director
Lunenberg County Planning Commission
P.O. Box 278
Bridgewater
Nova Scotia B4V 2W9

Tel. (902) 543-8244
Fax. (902) 543-5365

APPENDIX A:

ELLIOT LAKE

A SUCCESS STORY

Elliot Lake - A Success Story

The following is based on a study of Elliot Lake and its Retirement Living program, commissioned by CMHC. (The case study was done primarily on-site, using various research methods, described briefly in Appendix C.)

A Description of Elliot Lake

Elliot Lake, Ontario is located just north of Lake Huron, mid-way between Sudbury and Sault Ste. Marie. The main physical features of Elliot Lake are its noticeably clean crisp air, beautiful views of water and hills from the many hill tops in the town, its startling modernity within the wilderness, and a very compact downtown core with plenty of parking space.

Elliot Lake has all the infrastructure and features of a sophisticated city - public transit system, two health clinics and full-service hospital with Heliport, shopping mall with roof-top parking in addition to three other shopping "plazas", variety of restaurants, movie theatre, community centre with large swimming pool, Arts Council, public library, indoor rink for curling and hockey, and more. It also has the features of a country setting - golf course, two supervised sandy beaches on the lake, miles of hiking trails, ski hill and trails.

Elliot Lake was built in the 1950's, to house and service a massive influx of uranium miners. Since that time, the population has fluctuated between 6,000 and 25,000 (in accordance with the "booms and busts" typical of a single industry town) and is now approximately 14,000.

The majority of inhabitants are people who work for one of two mining companies - Denison Mines or Rio Algom. Most are hard rock miners or mining technicians and their families. They are for the most part quite young and, until recently, very highly paid. Many are now unemployed, due to mine closures. Many mining families have left.

This out-migration, coupled with a large surplus of housing built by the mining companies during the last "boom" in the early 1980's in anticipation of assured business until the year 2010, resulted in thousands of vacant housing units - single homes, doubles, and apartments - in the late 1980's.

Out of a need to fill these units and bring some economic stability to the town, the Retirement Living program was "born of necessity".

The Elliot Lake Retirement Living Program

Beginnings

In 1987, a fledgling Retirement Living program was spearheaded by the Vice President of Denison Mines responsible for housing and community development. The initiative was based on several realities: the housing units were new, in good condition, and most were on one level, therefore suitable for seniors; seniors would make up a larger and larger segment of the population in future years; retired older adults do not require jobs; and almost all seniors have a stable if not necessarily high income.

The "market research" for the idea merely consisted of one small advertisement in a retirement supplement of a Toronto newspaper, promoting "units for sale or rent at very modest prices in a fully serviced town surrounded by lakes and forest". It brought four telephone enquiries.

Based on this response and two other factors - the pressing need to cover the carrying costs of the empty housing units and the obvious fact that Elliot Lake needed economic diversification - senior executives of Denison Mines and Rio Algom each contributed $25,000 of company funds, the town of Elliot Lake $25,000, and the Ontario Ministry of Northern Development and Mines $10,000, in order to pay for a direct mail campaign and open a small Retirement Living office (with one full-time staff person and one student) to deal with prospective clients. This office was really an agent for the two mining companies, charged with the task of selling or renting selected vacant housing in Elliot Lake that had been built by the mining companies.

In May 1987, 10,000 selected homes, mostly in Northern Ontario, received a direct mail invitation, a glossy brochure with colour pictures, inviting seniors to "discover how to enjoy a secure and satisfying retirement" in Elliot Lake. The response rate was .6%. Nonetheless, by the end of December 1987, 30 clients had been attracted to the program. Since the original objective had been to attract 25 - 35 within the first year, this was considered a success.

Then in January 1988, Especially for Seniors, the quarterly newspaper of the Ontario Advisory Council on Senior Citizens, with a circulation of over 900,000, published a very favourable article on Elliot Lake and its Retirement Living program. As a result, the Retirement Living office was inundated with over 2500 enquiries. "They were bringing in the mail in boxes!"

The office staff was quickly augmented to four and the space increased. 1988 was a "boom year" for Retirement Living - 410 seniors moved to Elliot Lake that year. An additional 252 moved in 1989. Taking into account withdrawals from the program (usually due to poor health or the desire to be closer to their children) the net in-migration of seniors for 1988 and 1989 filled 576 housing units! In addition, many seniors who visited Elliot Lake under the program bought houses privately. The trend continued and as of May 1991, the

total number of seniors who have moved to Elliot Lake since 1987 exceeds 1400 - about 1200 through the program, the rest independently. (See the table "Age and Origin", Appendix B, for data on new seniors.)

The Program before July 1, 1991

The two mining companies and the municipality continued to support Elliot Lake Retirement Living with annual financial commitments, increasing yearly. The Ontario Ministry of Northern Development and Mines contributed on an ad hoc basis to operational costs and paid for a viability study of the program as a longer term economic diversification initiative.

Before July 1991 the program had a Board of Directors and five full-time staff, including: a manager, with a background in management and marketing; two salespersons, both of whom know the town well and are accustomed to working with older adults; a property manager, responsible for ensuring that the properties are kept in good order and perhaps modified as needed (e.g. with grab bars and ramps); and a comptroller. All of these staff people were clearly hired as much for their pleasant out-going personalities as for their specific skills. During the busy summer months, students are hired to help with a predictable rush of prospective clients. Since July 1991 the basic structure has not changed except that the staff has been increased to eight full-time and five part-time positions, with more staff dealing directly with clients.

Attracting Senior Settlers

There is a typical sequence of attracting seniors. First, advertisements are placed in a number of maturity market magazines and newspapers. The ad promotes Elliot Lake as a place to retire to, a place where "one may enjoy all the conveniences of modern life in a relaxed country setting". It quotes typical monthly rental rates for houses and apartments offered through the program (about one quarter what they would be in downtown Toronto). The ad invites seniors to "discover Elliot Lake as our guest". The invitation includes two days/nights accommodation for two, a guided tour of Elliot Lake and environs, an information session, and time to explore the community. An easily remembered toll free number is provided for telephone enquiries.

In addition, there are paid advertisements on radio in Toronto and on television in the north, as well as a caravan - a travelling exhibit of the program and of Elliot Lake - staffed by seniors from Elliot Lake Retirement Living, which travels to communities that are beyond the range of "an easy drive" for prospective settlers. The caravan was sponsored by a grant from the Federal Economic Government Initiative in Northern Ontario (FEDNOR).

In response to print and electronic ads, prospective clients call and receive information from a Retirement Living program staff person about the town, the housing and the program. The caller is also sent a package of information, which includes a description of Elliot Lake's history, a list of the service clubs, churches, community associations and so on, a description of the housing available, a

promotional video if requested, and an invitation to reserve a Hospitality Suite (one of 12 vacant apartments that has been furnished for this use) for a two day visit to Elliot Lake.

The other regular means of attracting seniors to Elliot Lake is by promoting both the town and the program at trade shows. Here, prospective clients' questions are answered in person, they are given hand-out material, and again they are encouraged to visit Elliot Lake.

Other less controllable but exceedingly successful marketing tools are editorials in magazines, newspapers and newsletters, and interviews with the Retirement Living manager on television. These bring a flood of telephone enquiries. Because the success of editorials and television coverage (as opposed to commercial advertisements) is recognized, an important part of the marketing campaign now consists of news releases to the various media. A public relations firm handles this and other aspects of marketing for the Retirement Living Program.

All prospective clients travel to Elliot Lake at their own expense. Most travel by car. When they arrive at the Retirement Living program office, they are asked to fill in a brief questionnaire (see Appendix B), then they are usually ushered to their Hospitality Suite to settle in and rest from their trip. Typically the next day they are taken on a tour through the entire town and shown all its special features. Staff are very responsive to requests regarding the features the prospective clients would like to see. Then they are shown various housing options, from apartments to single family homes to doubles. This tour lasts about three hours. Then the seniors are left to explore the community on their own. There is no hard sell. "The staff's job is display and presentation."

Following this, seniors who are interested in buying or renting a unit through the Retirement Living program usually contact the particular staff person they were working with, and the arrangements begin. Either the offer is made outright or the unit is allocated - reserved for two months - allowing decision-making time. (Until June 30, 1991, the actual vendor or landlord was one of the two mining companies. It was with either of these companies that the lease or purchase agreement was signed.)

Then Retirement Living staff ensure that the new seniors know where the main buildings in town are (such as the Hydro office and post office) for settling in.

Although there is no formal "after- care" component to the Retirement Living program, it is not uncommon for the new seniors to contact the Retirement Living staff person who took them on the guided tour, if they have queries, complaints or compliments. The staff make sure they know the whereabouts and activities of the Renaissance Centre, a club for adults 55+, situated in the middle of town.

<u>The Program after July 1, 1991</u>

As of July 1, 1991, Elliot Lake Retirement Living is a non-share not-for-profit corporation and a landlord, named Non-Profit Retirement

Residences of Elliot Lake Incorporated. 1512 suitable housing units were transferred from the mining companies to the program as of September 1, 1991 (for $1), with the mining companies taking a $14 million write-off, and the town conveying title to the new corporation.

Operational procedures and marketing will remain essentially the same. The corporation will be in the rental business only, for two reasons: first, because the units have been purchased with public money; and second, because rentals keep housing units off the sale market, preventing a glut and subsequent slide in sale prices. The corporation will also be responsible for the maintenance of the units, including snow removal and grass cutting, whereas the mining companies paid for these services in the past.

The objective of Non-Profit Retirement Residences of Elliot Lake Incorporated is to sustain the 62% occupancy level of 1991, and raise it to 85% by 1995, which will require bringing in about 700 new seniors, to offset the out-migration of miners. The corporation plans to be self-financing - including marketing, salaries, and maintenance of units.

About the New Seniors

Their Characteristics

Atypically, the majority are from lower and middle income groups. The age concentration (almost half) is in the 65-69 age group, at the time of resettlement. Almost three quarters are married. Of those who are not, there are more unattached women than men. Most assess themselves as being in good health and almost all are mobile with cars. They are independent individuals, not overly tied to their children, and have lived in numerous communities. Most express a love of the outdoors. Ninety-eight percent come from Ontario; of these, over a third from Southern Ontario. (See "Age and Origin" table, Appendix B.)

Why They Moved to Elliot Lake

The main reason reported for moving away from their former homes is that the cost of housing and living generally were getting out of reach. Other reasons are: they had spent vacations in or had originally come from this part of Ontario and had hoped to retire here; they have respiratory problems or arthritis, and the clean, dry air of Elliot Lake relieves these; there were French-English antagonisms they wanted to get away from; and the places where they were living were getting "just too citified".

The new seniors claim that the most important feature Elliot Lake has to offer is affordable housing with basic services provided (that is, snow removal and grass cutting). But a very close second is "a friendly community". "Even the teenagers, they're nice and helpful, they open the door for you!" "You get to know the people right away, they're right there talkin' to you!" "Everyone says hello or they toot and wave."

Other reasons for deciding to move or stay are: a feeling of safety "There's nothing to be afraid of" ... "You know all the faces"; the clean air; and the number of affordable activities for seniors to do, such as participating at the Renaissance Seniors' Centre or in a variety of special programs for seniors offered through the Department of Recreation.

Where They Live

Most of the units occupied by new seniors are two bedroom apartments in four mid-rise apartment buildings (52%) with views over woodlands. Others units are occupied by new seniors as follows: 23% are two or three bedroom semi-detached bungalows; 13% are one bedroom apartments; 12% are two-storey detached houses; and a very few in townhouses.

About 20% of the new seniors spend the winters in the Southern United States.

Opportunities for Social Contact

There are abundant opportunities for social contact. In each apartment building an apartment on the main floor has been retrofitted as an Activity Room for the senior tenants. (The mining companies paid for these.) Regular activities enhance what is clearly a strong sense of community in these buildings. In the housing developments, there is an informal support system in place. Privacy is respected, but if someone is ill or in crisis, the neighbours respond. "People whose names I didn't even know showed up and offered to help!" Several older people have been "adopted" by their young neighbours - children who have rarely seen a grey head, because of living in a young mining town. Other new seniors have followed friends to Elliot Lake - so there are some ready-made friendship groups, going back decades. In addition, there is a seniors' centre, the Renaissance Centre in the downtown core, which welcomes both new seniors and the original inhabitants to participate in a wide range of activities seven days a week, including Spanish lessons, bridge, shopping trips to other cities, and Sunday brunch. The Renaissance Centre is run by a volunteer board and workers, all seniors.

Standard of Living

Some seniors interviewed for this study stated that they could never afford to live in the kind of dwelling they enjoy in Elliot Lake, in the place they came from. In this way, their standard of living was said to have improved. More new seniors, however, defined "a better standard of living" as an increase in the number of social opportunities and recreational activities and the friendliness of the community, rather than in monetary terms.

Why Some Did Not Move to Elliot Lake

Many seniors who have visited Elliot Lake under the Retirement Living program have not moved there. Their reasons are: they do not want to sell their present property or they are bound by a lease; they do not want to move so far from family and friends; and they are not retired

yet. Although 80 percent of non-movers rated the housing units as excellent or good, some expressed disappointment that there were no waterfront properties and no garages, and the homes are of modest scale. They suggested improvements to the program, such as: more information about the health and other services available in Elliot Lake; personal introductions to new seniors at the seniors' centre; and improvement in the bus and air service to Elliot Lake.

Why Some Have Left

The most common reasons for seniors to leave Elliot Lake are health reasons (they have to be closer to medical specialists on a daily basis, or need to receive extended care which is not yet available in Elliot Lake) and family reasons, either family problems or feelings of being too remote from children and grandchildren.

Impacts on Elliot Lake

The impact of the Retirement Living program and the new seniors on the town is felt in many ways.

Economic Impact

Various methods have been used to calculate the economic impact of the 1400 new seniors on Elliot Lake. Using a conservative 1.15 multiplier effect *(8)* it is estimated that the positive annual economic impact is about $19,530,000. *(11)*

In addition, the deposit base of the banks has increased, especially money put into savings accounts and GIC's, the renovation/handyman industry has increased, and a few businesses have benefitted from the seniors' presence - restaurants, travel agencies, arts and crafts supplies, florists, card shops, veterinarian and pet grooming services.

The new seniors could be called a stabilizing factor rather than a growth factor.

The effect of the new seniors so far is not so much to create or increase business, but to "lessen the pain", or keep some existing businesses afloat that might otherwise go bankrupt, given the decrease in the employed population. However, as the proportion and numbers of seniors grow, they may become the raison d'etre for a whole new industry - a continuing care multi-service centre for seniors from the entire North Shore (of Lake Huron) Region. This would have spin-off effects in building, social and health services, training at the local campus of Sault College, and so on.

The Retirement Living program is seen as just one economic diversification initiative. The lesson has been learned not to count too heavily on one source of income.

Other initiatives include the continuing care multi-service centre mentioned above, expanding tourism, creating a new French College for

Northern Ontario as well as a Northern Campus for the Ontario College of Art, becoming an artists' haven (with abundant inexpensive studio space available), and attracting research and development companies. It is recognized that very few jobs that come to Elliot Lake in the future will be as highly paid as those of the miners.

Social Impacts

The nature of some businesses has changed in response to the new seniors' presence. Most business people have discovered they must be prepared to spend more time with each older customer, to "work for their sale". They are learning that older shoppers want quality for their money and have the time to look for it. Many retailers offer discounts to senior citizens. Grocery stores now offer smaller packages and home delivery. A sporting goods store is ordering more walking shoes and light weight winter coats. At least one bank has a special service representative at the front of the bank, ready to serve seniors sitting down, and is planning to provide Mobile Banking as the population of seniors increases. This experience of adapting to customers' characteristics and showing patience will bode well for Elliot Lake when it increases its tourism industry, as hoped.

There has been some resentment among the unemployed people that so much attention goes to the newcomers, and among pioneer seniors (those who settled in Elliot Lake in the 1950's) that "we built this town and paid taxes and now they come in and get all the special services". These initial resentments have generally dissipated, partly because the pioneer seniors were offered the same reduced rents and maintenance services as new seniors after the Retirement Living program had been in effect for a year, and partly because the townspeople are beginning to see that a critical mass of seniors will increase the pressure for more and better support services and therefore spin-off employment, in the near future.

The social impact has been, on balance, undeniably positive. The fact that so many older people have moved to Elliot Lake and are clearly delighted with it, has brought a psychological lift to a community suffering an economic downturn. Young parents have said that it is healthy for their children to be exposed to adults "who look like grandparents". The new seniors have contributed noticeably to the volunteer pool in the hospital, churches, home support services, Cancer Society, and more. It is recognized that the range of professional experience and skills that the new seniors have brought with them has not only enriched the community, but has softened to a degree the union-versus-management dichotomy that has been a basic element of the local culture. And finally, because the new seniors have come here to settle, they are more likely than transient families to plant trees and bushes and create gardens. This contributes to the attractiveness and esteem of Elliot Lake.

Impact on Public Services

An escalated increase in the older population in a young town has had impacts on most public services. In response to the unexpected success and scale of the Retirement Living Program, it is said that "everyone is playing catch-up", learning about seniors'

characteristics and needs, and incorporating these in decision-making and planning.

The mayor has created a Seniors Planning Committee to identify the needs of seniors and coordinate the delivery of services to them. Committee members represent service clubs, social and health service providers, seniors' clubs, and the municipality. This Standing Committee is responsible for advising the mayor and other senior decision-makers on planning for both the continued influx of older people and the aging of the seniors already settled in Elliot Lake. The Chamber of Commerce in Elliot Lake provides a training program to local business about the needs and concerns of seniors.

The Recreation Department now offers a Seniors Swim, a walking program (held inside in winter), Jazzercise, and annual events for seniors, such as an annual Seniors Games. The development of recreational activities specially for seniors is done in response to and in collaboration with seniors, rather than "for" them. Since the Recreation programs are user pay, the increased use of space and facilities by the senior settlers means more revenue for the Recreation Department.

The waiting lists for Outreach Attendant Care (in-home personal care), Home Health Care (nursing and homemaking services requiring nursing training) and Integrated Homemaking (basic homemaking minus any nursing services) have all increased. The Ontario Ministry of Community and Social Service has just granted the region $450,000 to increase human resources to try to eliminate these waiting lists. Other initiatives are the establishment of a telephone information and referral service for seniors' social and health services, and a community services directory. In the longer term, these will be part of the planned continuing care multi-service centre. There is no institutional Extended Care in Elliot Lake, nor is there respite care for caregivers. Planning for these is underway.

The hospital has traditionally had a low occupancy rate. This has changed, requiring more discriminating allocation of beds. Utilization rates have increased significantly in the Intensive Care Unit, Medical Unit, Ambulatory Out-Patient Care, Day Surgery, Audiology, Urology, Chiropody, Ophthalmology, Cardiology, Ultrasound services, Oncology, Physiotherapy, Speech Pathology, Addiction Treatment Centre (for alcohol and drug dependency) and Respiratory services (asthma and bronchial). Specialists fly into Elliot Lake on a monthly basis, rather than being employed full-time at the hospital.

Although the hospital is fully equipped, the sudden growth in the older population has taxed available resources. Because older patients' recovery is slower, hospital stays are longer. Because there is no Extended Care available in the region, acute care beds are being inappropriately used. Because the severity of illness is typically greater in older people, the number of staff has had to be increased. In Elliot Lake's two health clinics, the doctors have noticed that seniors take longer per appointment, because seniors have more complicated health histories and they have more time. Neither the hospital nor the clinics have hired or plan to hire a geriatrician.

The greatest needs identified by health service providers are nursing home (extended care) beds, home support services, and frequent public transportation to medical appointments in Sudbury and Sault Ste. Marie.

The clergy in Elliot Lake have noticed a "change in complexion" in their congregations, with an increase of about ten percent seniors. "They have more time for people, more time to talk and share." Requests for sacramental attention in the home, funeral services, calls to the hospital, and counselling services have increased (some seniors express a loss of community and sadness about the distance from their children). The new seniors are generous church supporters financially, often "giving more, relative to their income, than working families".

The cost to the municipality of providing public transit has gone up, partly because of the declining population and partly because of the influx of seniors. Kneeling devices have been put on the regular buses (to make it easier for less agile people to board), and seniors are offered special rates of $10 for three months' unlimited travel. There is also Para Transpo bus service in town, paid for by the province.

At the police station, inquiry calls have increased, mostly related to road conditions. Police have made a point of going to the seniors' centres to warn them about mail "scams", which are often aimed at older people, and have offered to do house checks every day, should seniors request it. In addition, the police have attended seminars at the local community college on Alzheimer Disease, the Vial for Life program, and other topics related to older adults. Generally, the fear level in town is very low - "the seniors know that in a small community they can get help from neighbours".

Summary of Strengths and Weaknesses from the New Seniors' Perspective

Elliot Lake

Elliot Lake's great strengths are said to be: inexpensive housing in good condition, an unusual combination of city amenities amid lakes, hills and pristine air, and a friendly, outgoing, supportive community.

Its main weakness is the lack of resident medical specialists and the compounding lack of frequent public transportation to visit medical specialists in either Sudbury or Sault Ste. Marie.

The Retirement Living Program

The most effective marketing strategies of the program have been editorials and television spots about rather than advertising Elliot Lake Retirement Living; the fact that it is seen to be supported by the town, including the mayor, rather than being a "developer's deal";

and the offer of hospitality suites so that prospective settlers can experience the town.

The greatest attraction of the program is the low cost of housing, including snow removal and grass cutting in the monthly rent.

A weakness of the program is said to be the lack of "after-care". Some new seniors felt abandoned after they moved to Elliot Lake, before they were befriended by other seniors or younger neighbours.

Summary of Costs and Benefits in Elliot Lake

Costs

The Retirement Living program cost about $85,000 the first year (with contributions from the two mining companies, the municipality and the Ministry of Northern Development and Mines). This covered the basics - a full-time staff person assisted by a student in the summer months, an office and basic marketing materials. This did not cover the cost of maintenance of the dwellings or any furnishings in either the office or hospitality suites (donated by the mining companies). The recently expanded staff under the new corporation are paid by a large grant from the Ministry of Northern Mines and Development.

The capital loss on the housing units (borne ultimately by the mining companies and Ontario Hydro) is in the millions. However, having the units occupied means less loss than razing them.

The Renaissance Seniors' Centre, initially set up primarily for new seniors, had its rent covered for the first two years by Denison Mines and has received some financial and practical help from the municipality, local businesses and banks. Its rent is currently completely covered by Elliot Lake Retirement Living, in recognition of its essential role in attracting and contributing to the well-being of new seniors.

The social cost has been resentment on the part of some of the unemployed young people and the pioneer seniors that "the new seniors get all the attention".

The longer term costs will be the establishment of a continuum of care for the elderly, from increased home support services, to supportive housing (housing that is designed to enable seniors to remain living independently for as long as possible), to residential, extended and chronic care. In addition, enhanced transportation services for seniors are required. Many of these costs can also be seen as potential benefits, as growth in the seniors' service sector will ultimately attract provincial and federal dollars and create jobs.

Benefits

The benefits to the town are: stabilization of the economy, with the injection of a (conservatively) estimated $19 M annually which makes up, to a degree, for the loss of employed people; the influx of

seniors with a wide range of skills and professional knowledge; and the potential for a new industry - a continuing care multi-service centre for seniors from the entire region.

The benefits for the new seniors are: new, low cost housing in a well-serviced, friendly community, with plenty of opportunities for social contact and activities with others their own age and with younger families.

APPENDIX B:

MATERIAL FROM ELLIOT LAKE RETIREMENT LIVING

ORIGINS AND AGES OF THE CLIENTS OF
ELLIOT LAKE RETIREMENT LIVING

COMSOC REGION	59 YRS. & UNDER	%	60 YRS. & OVER	%	TOTAL	%
Barrie	19	11.8	61	8.4	80	6.8
Hamilton	2	1.2	23	3.2	25	2.1
Kingston	5	3.1	19	2.6	24	2.0
London	2	1.2	21	2.9	23	2.0
Mississauga	13	8.0	44	6.1	57	4.8
North Bay	11	6.8	69	9.5	80	6.8
Ottawa	9	5.7	28	3.9	37	3.1
Peterborough	4	2.5	40	5.6	44	3.7
St. Catharines	2	1.2	14	1.9	16	1.4
Sudbury	60	37.0	202	27.9	262	22.3
Thunder Bay	2	1.2	16	2.2	18	1.5
Toronto	26	16.0	106	14.6	132	11.3
Waterloo	2	1.2	53	7.3	55	4.7
Windsor	1	.6	5	.7	6	.5
Other	4	2.5	23	3.2	27	2.3
Sub Total	162	100.0	724	100.0	886	75.3
Unknown					291	24.7
Total					1177	100.0

	Under 59	Over 60	Unknown	Total
*Elliot Lake (included in Sudbury)	17	54	28	99

31.12.91

LIFE affords more in Elliot Lake

"Retirement is like a piggy bank of time you've been saving up all of your life..."

"Come find out how it affords more in Elliot Lake."

A PLACE TO RELAX AND ENJOY Just a few hours north of Toronto is a community that affords its residents a richer life in so many ways — from spectacular natural surroundings to rents so inexpensive you might think you'd stepped back in time: *Elliot Lake.* Situated on the north shore of Lake Huron just a twenty minute drive north of the Trans-Canada Highway, this sparkling clean central Ontario city offers convenient amenities along with its own small-town, neighbourly way of welcoming new residents.

CENTRALLY LOCATED IN ONTARIO

Elliot Lake is centrally located between Sudbury and Sault Ste. Marie, a leisurely drive from Manitoulin Island and the U.S. border at Michigan.

Access to or from Toronto and surrounding points is excellent via the municipal airport and regular bus service.

over 600 homes throughout the neighbourhoods of Elliot Lake.

Recently built apartments, semi-detached and detached homes are available for rent from $275 to $450 per month, plus utilities.

Elliot Lake Retirement Living provides maintenance such as snow plowing and grass cutting at no charge.

DISCOVER ELLIOT LAKE AS OUR GUEST

Visit Elliot Lake and discover the satisfying retirement lifestyle that affords so much more. Be our guest for a 2-day Discovery Tour including:

- Two days/nights accommodation for two
- Guided tour of Elliot Lake and environs
- Information session to answer your questions
- Time on your own to explore our community

For information or to arrange your visit, call 1-800-461-HOME

ELLIOT LAKE
retirement living

This project supported in part by the City of Elliot Lake and the Ontario Ministry of Northern Development and Mines

ELLIOT LAKE
retirement living

ELLIOT LAKE RETIREMENT LIVING

Rental Rates - April 1, 1991

Single Detached Home	3 Bedroom, With Basement	$433/month
Single Detached Home	2 Bedroom, No Basement	$379/month
Semi-detached Home	3 Bedroom, With Basement	$406/month
Semi-detached Home	2 Bedroom, With Basement	$379/month
Semi-detached Home	2 Bedroom, No Basement	$352/month
Townhouse	3 Bedroom	$379/month
Apartment	2 Bedroom	$298/month
Apartment	1 Bedroom	$271/month

NOTE - All units are electrically heated.

Estimated Hydro Costs are:

Apartment, 1 Bedroom - approximately $70/month

Apartment, 2 Bedroom - approximately $80/month

Homes - $130 - $180/month depending on size

11 Newfoundland Walk
Elliot Lake, Ontario
P5A 2J6
1-800-461-4643
(705) 848-4911

Priority Appointment Data

You've told us you are interested in Elliot Lake Retirement Living; now we'd like to give you the opportunity to let us know your preferences. Please complete and return this application. Completing it provides us with the information we need to satisfactorily meet your requirements.

Just circle the number to the answer to each question which most closely matches your preferences.

A) Would you prefer:

1. Apartment
2. Townhouse
3. Semi-detached home
4. Single home

B) How many bedrooms would you like?

1. One Bedroom
2. Two Bedrooms
3. Three Bedrooms

C) What age group are you in?

1. 50 to 60
2. 60 to 65
3. Over 65

D) What is your marital status?

1. Single
2. Married
3. Widowed

E) What is your source of income?

1. Canada Pension
2. Company Pension
3. Disability Pensions
4. Other Income Source
   Please Specify below

_____
_____
_____

F) Do you now:

1. Own
2. Rent

G) In total, how many persons will reside in your unit?

1. One
2. Two
3. Three or more

H) When would you like to relocate to Elliot Lake?

1. Spring or Summer 1991
2. Fall 1991
3. Later_____

I) Do you have any handicaps that require any type of household aids or assistance?

_____
_____

J) How did you find out about our program?

_____
_____
_____
_____

K) Your name and address please:

Name:_____

Address:_____

_____

City:_____

Postal Code:_____

Telephone:(___)_____

Elliot Lake Retirement Living
Registration Form

Name:_____

Date Of Birth: _____

Type Of Accomodation Required_____

One Bedroom____ Two Bedroom____ Three Bedroom____

Names Of All Other Adults (19 Or Older) To Occupy Premises:

_____

Next Of Kin (In Case Of Emergency) Two Names Please:

_____

(Name) (Address & City) (Phone)

_____

Dated At Elliot Lake, Ontario, this _____ day of _____, 1991.

_____ _____

Applicant's Signature

==========

FOR OFFICE USE ONLY

Application Accepted By:_____ Date:_____

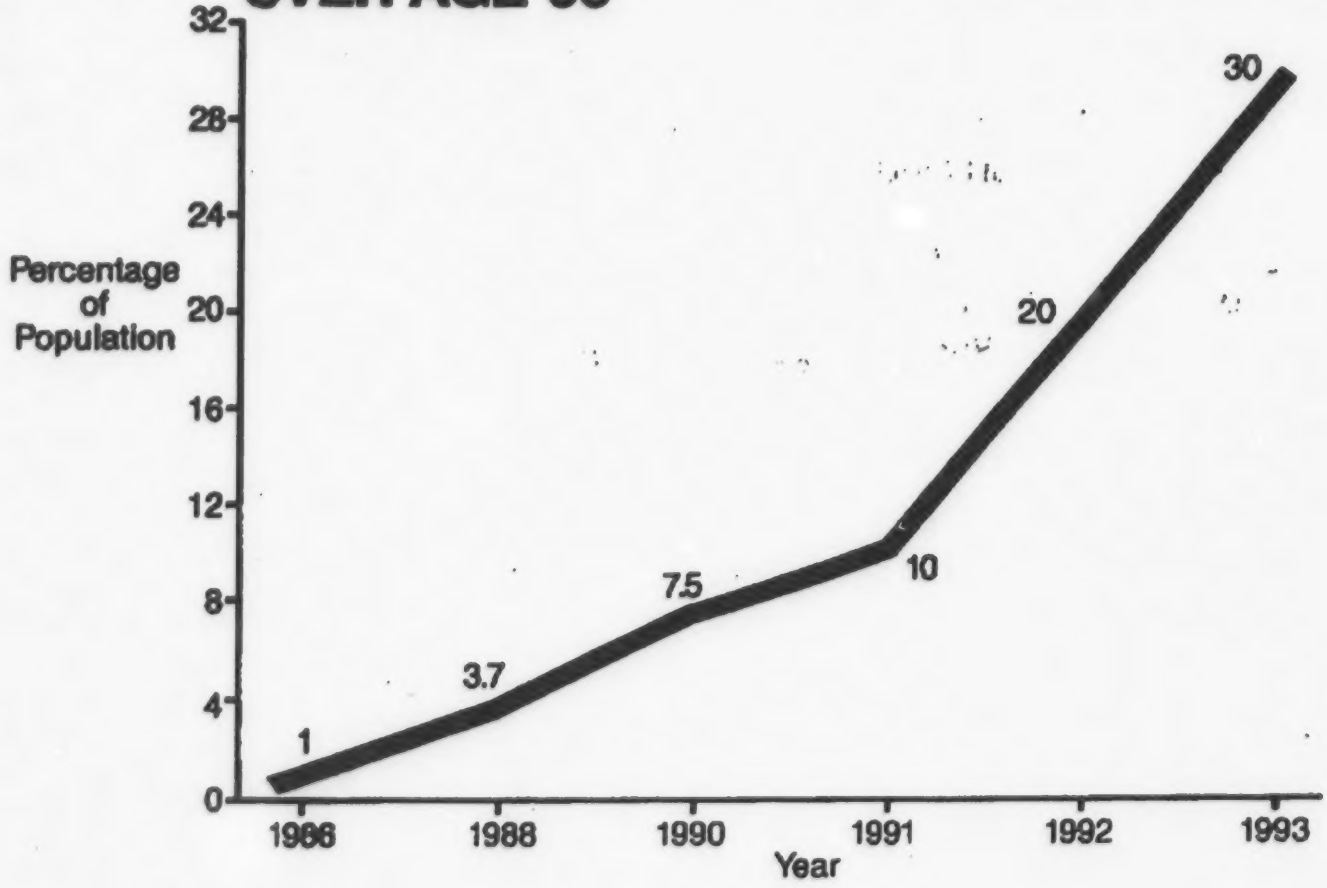
Building Address_____ Suite #:_____

Monthly Rent: $_____ Occupancy Date: _____

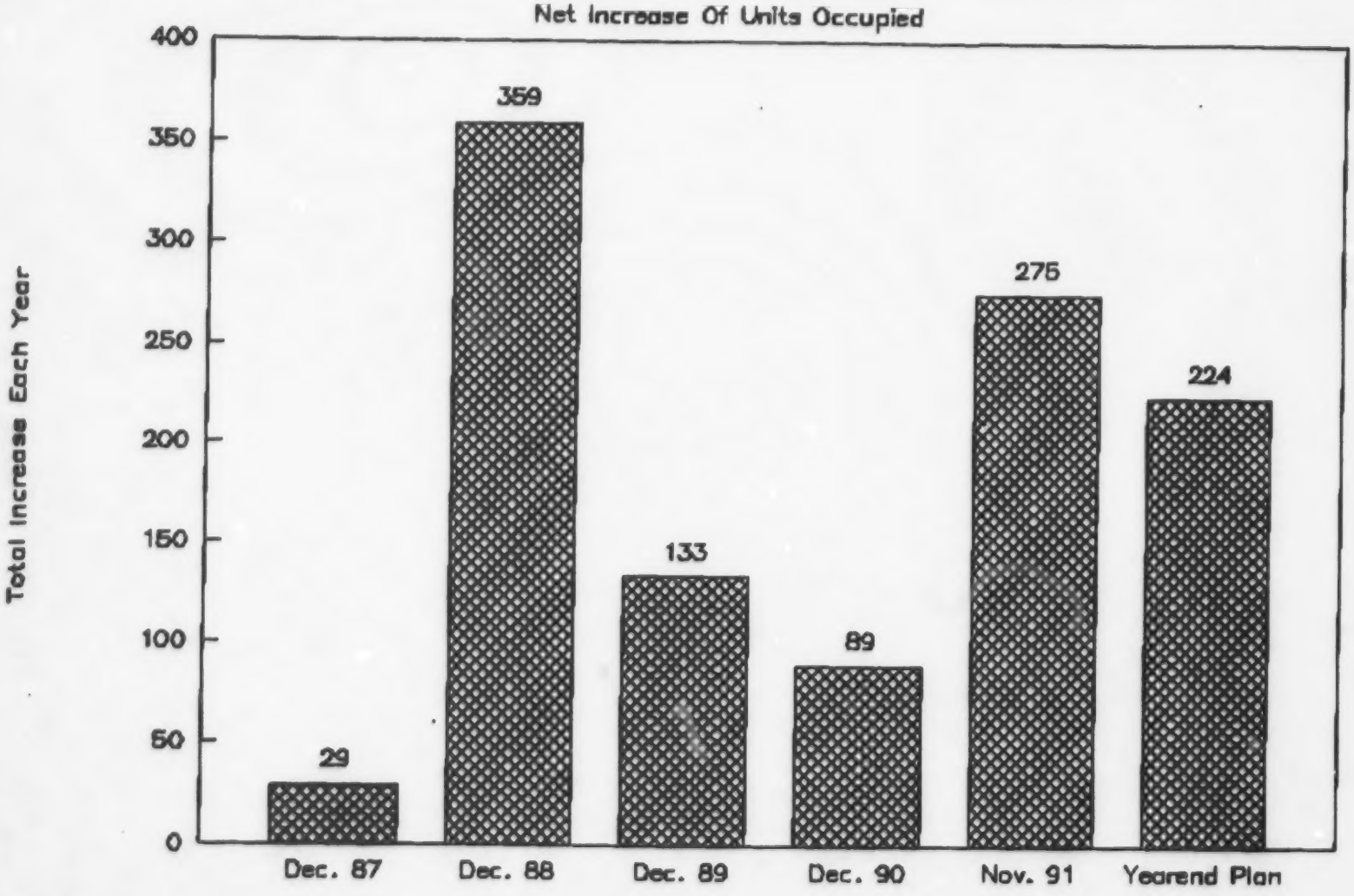
Comments:_____

12/04/91 17:20 ☎ 705 848 7514 RETIREMENT LIVE --> A.HOLBROOK P.02

PERCENTAGE OF ELLIOT LAKE POPULATION OVER AGE 65



ELLIOT LAKE RETIREMENT LIVING



APPENDIX C:

INCOME AND EXPENDITURE PATTERNS OF SENIOR HOUSEHOLDS

Statistics Canada
Housing, Family and Social Statistics Division

A portrait of seniors in Canada

Target groups project

Published under the authority of the Minister
of Industry, Science and Technology

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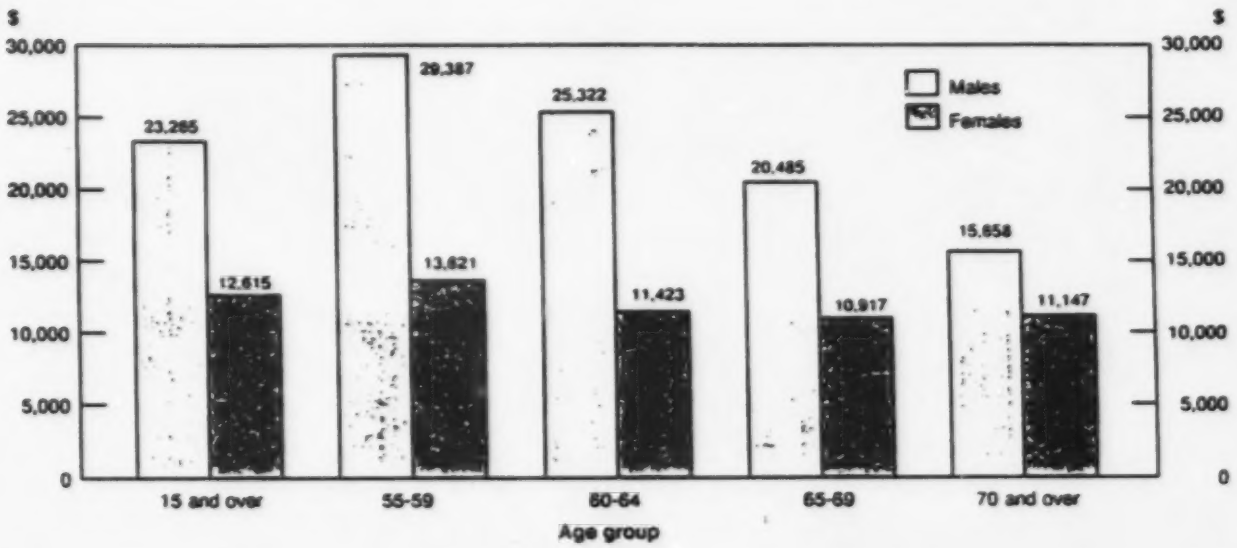
TEXT TABLE III. Summary of Average Family Expenditures by Selected Age of Head and Family Composition Groups, Canada, 10 Provinces, 1986

TABLEAU EXPLICATIF III. Résumé des dépenses moyennes des familles selon certains groupes d'âge du chef et de composition de la famille, Canada, 10 provinces, 1986

	Age of head 55-64 years Âge du chef 55-64 ans	With age of head 65 years and over Dont le chef est âgé de 65 ans et plus			
		Total	One person Une personne	Two or more persons Deux personnes ou plus	Two adult married couple Deux adultes couple marié
Family characteristics – Caractéristiques de la famille					
Number of families in sample – Nombre de familles dans l'échantillon	1,455	1,977	880	1,097	753
Estimated number of families – Nombre estimatif de familles	1,274,530	1,621,730	750,140	871,590	597,190
Average – Moyenne:					
Family size – Taille de la famille	2.41	1.68	1.00	2.26	2.00
Number of adults 65 years and over – Nombre d'adultes de 65 ans et plus	0.08	1.31	1.00	1.57	1.67
Age of head – Âge du chef	59	73	75	71	71
Income before tax – Revenu avant impôt	37,066	20,539	13,085	26,955	24,073
Other money receipts – Autres recettes monétaires	1,085	445	287	582	316
Net change in assets and liabilities – Variation nette de l'actif et du passif	3,937	1,248	819	1,618	1,071
Percentage – Pourcentage:					
Homeowner Dec. 31, 1986 – Propriétaires de logement au 31 déc. 1986	73.0	59.7	40.2	76.5	76.8
Automobile or truck owners – Propriétaires d'automobile ou de camion	83.0	62.3	36.9	84.2	85.1
Average dollar expenditure – Dépenses moyennes en dollars					
Food – Alimentation	5,007	3,224	2,140	4,157	3,716
Shelter – Logement	4,916	3,905	3,464	4,284	4,157
Principal accommodation – Résidence principale	4,466	3,658	3,362	3,913	3,793
Other accommodation – Autre logement	450	247	102	372	365
Household operation – Entretien ménager	1,281	904	686	1,091	1,018
Household furnishings and equipment – Articles et accessoires d'ameublement	1,072	673	398	908	900
Clothing – Habillement	2,032	999	609	1,335	1,134
Transportation – Transport	4,983	2,713	1,153	4,055	3,767
Private transportation – Transport privé	4,545	2,452	943	3,751	3,475
Public transportation – Transport public	437	261	211	304	292
Health care – Soins de santé	758	468	299	613	559
Personal care – Soins personnels	620	376	268	469	424
Recreation – Loisirs	1,541	778	405	1,098	1,039
Reading materials & other printed matter – Matériel de lecture et autres imprimés	202	146	96	189	182
Education – Éducation	208	58	4	105	10
Tobacco products & alcoholic beverages – Produits du tabac et boissons alcoolisées	1,142	542	294	755	577
Miscellaneous – Divers	903	476	259	662	394
Total current consumption – Consommation courante totale	24,665	15,260	10,077	19,722	17,877
Personal taxes – Impôts personnels	6,686	2,284	1,020	3,372	2,840
Security – Sécurité	1,518	358	41	632	424
Gifts and contributions – Dons et contributions	1,267	1,552	1,312	1,758	1,811
Total expenditure – Dépenses totales	34,135	19,454	12,449	25,484	22,951

Chart 13

Average total income[1] in 1985, by age group and sex, Canada

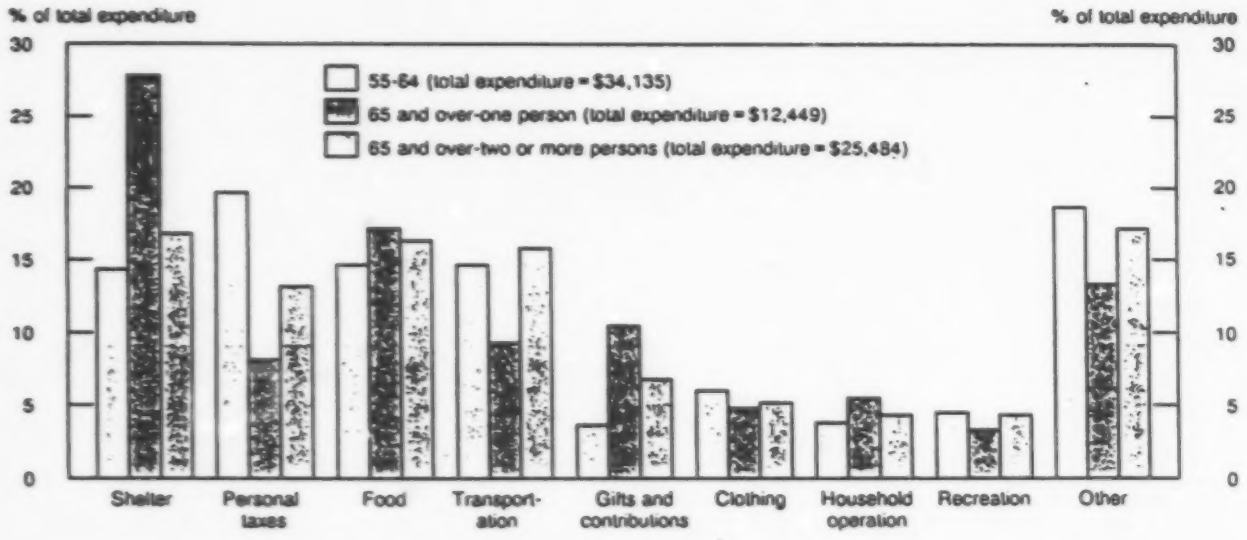


[1] *Averages calculated excluding persons with no income.*
Source: 1986 Census of Canada, Statistics Canada, Catalogue 93-114.

- Average total incomes in 1985 were $23,265 for men and $12,615 for women. This gender gap is wider than average in the 55 to 59 and 60 to 64 age groups, about the same in the 65 to 69 age group, and much smaller in the 70 and over age group.
- Average incomes of senior men aged 55 to 59 ($29,387) and 60 to 64 ($25,322) were higher than the average income for all men ($23,265). The same was true only for senior women in the 55 to 59 age group ($13,621 compared with $12,615 for all women).
- The decrease in incomes with age was much greater for male seniors than for female seniors. Between the 55 to 59 age group and the 70 and over age group, men's incomes in 1985 differed by $13,729, while the corresponding difference for women was only $2,474.

Chart 16

Distribution of family expenditure, by age of head and family size, Canada[1], 1986



[1] *Excluding Yukon and Northwest Territories.*
Source: Family Expenditure in Canada, Statistics Canada, Catalogue 62-555.

- Heads of "one-person" families aged 65 and over devoted far more of their total expenditures in 1986 to shelter (27.8%) than did families with heads aged 55 to 64 (14.4%) or families of two or more persons with head aged 65 and over (16.8%).
- The largest expenditures for the more senior families of one or two or more persons alike were shelter and food. The third most important expenditure for senior two or more person families was transportation, while for senior "one-person" families, it was gifts and contributions.
- While families with heads aged 55 to 64 devoted about one-fifth (19.6%) of their total budget to personal taxes, this proportion was much lower for more senior families of two or more persons (13.2%), and "one-person" families (8.2%).

APPENDIX D:

EXAMPLES OF ACTUAL COSTS OF ELEMENTS OF A CONTINUUM OF CARE FOR SENIORS

PROGRAMS AND SERVICES PROVIDED BY THE SENIOR CITIZENS DEPARTMENT
OF THE REGION OF NIAGARA

PROGRAMS/SERVICES	NUMBER SERVED	COST, 1989
Satellite Group Homes	71	$803,338
Homes for the Aged	926 beds	$28,166,275
Seniors' Day Care and Alzheimer's Day Programs	366	$411,936
Alzheimer Respite and Counselling	40	$194,872
Information Services	2091	$270,975

NOTE: VOLUNTEER PROGRAMS, SUCH AS POSTAL ALERT, FRIENDLY VISITING, TELEPHONE ASSURANCE, PEN PALS, AND OTHERS, HAVE NEGLIGIBLE COSTS OTHER THAN ADMINISTRATION AND ANNUAL RECOGNITION EVENTS FOR VOLUNTEERS.

APPENDIX E:

RESEARCH METHODS USED IN THIS STUDY

RESEARCH METHODS USED IN THIS STUDY

The research methods used in this study include:

- a literature review on senior settlers and the phenomenon of naturally occurring retirement communities in Canada and the United States as well as the review of some data from Statistics Canada and a report by Redma Consultants Toronto Ltd. (see Bibliography);

- forty personal interviews in Elliot Lake - with the staff and President of Elliot Lake Retirement Living, municipal officers (recreation, transportation, economic development, police, etc.) the Mayor, local businesspeople, service providers (social, health, clergy) and new seniors in Elliot Lake, many of these interviews in their homes;

- the analysis of a questionnaire ranking the desirable features of "a place to retire to", completed by twenty new seniors in Elliot Lake;

- thorough observation of the town of Elliot Lake; and

- telephone enquiries to the Income Security Programs Branch of Health and Welfare Canada about seniors' incomes; and to Dr. Gerald Hodge about the economic impact of senior settlers on small communities, based on his empirical research in British Columbia.

APPENDIX F:

NOTES AND BIBLIOGRAPHY

NOTES

(1) Statistics Canada. Focus on Canada. Canada's Seniors. Catalogue #98-121. Chapter 4, Chart 5.

(2) Gutman, G. (1986). "Migration of the Elderly: An Overview", in Aging in Place: Housing Adaptations and Options for Remaining in the Community. Gloria Gutman and Norman Blackie, (Eds.). Gerontology Research Centre, Simon Fraser University, Burnaby, B.C. (Chapter 8, p.73.)

(3) Statistics Canada data quoted by Gutman, 1986:73 show 17.9 per thousand (or 1.8 percent) movers aged 65+ moving from urban to rural areas and another 21.7 per thousand (or 2.2 percent) movers aged 65+ moving from rural to rural areas, typically within the same province. Knowing that seniors generally do not move from urban to remote areas, but instead prefer small towns of 1000 to 5000 (Hodge, 1987:33), and knowing that rural to rural movers are typically farmers or others from the countryside moving to small towns, it is not unreasonable to estimate that (1.8 percent plus 2.2 percent =) 4 percent of retirees in the 65-69 age group may move from both the city and the countryside to small towns.

(4) Personal communication with an officer of the Demographic Review Division of Health and Welfare Canada, quoting from Population Projections for Canada, 1989-2011, Provinces and Territories (Statistics Canada Catalogue # 91-520).

(5) Gutman, 1986:78-82 (for all five facts related to senior settlers' characteristics). These are supported by the Elliot Lake experience, except that in Elliot Lake the seniors' education and incomes are estimated to be slightly below average.

(6) Standard bed-per-population formulae for seniors' institutional health care are in a state of transition. First, with the enhancement of home support services for seniors, residential (or "intermediate") care is being provided to a large extent in the community. Therefore established bed-per-population formulae for this level of care are no longer very useful. Second, the Ontario standard of 9.75 extended and chronic care beds for every 1000 people over age 65 is being completely recalculated, with the intention that institutions be funded in accordance with the level of care they deliver to individuals, not the number of beds allocated to a certain level of care. Thus it is not possible to give a single formula that will apply across the country for planning health care facilities for the frail elderly. It is recommended that municipalities consult with their own provincial Ministry of Health on these matters.

(7) The average income of a Canadian couple aged 65+ in 1986 was about $25,000. (Different sources quote different figures, all in the range of $25,000). Given inflation and the fact that younger cohorts moving into retirement are generally better off, this number is about $30,000 in 1991. The average

annual income of an individual senior is slightly more than half of that for a couple - about $17,000 in 1991. (This figure coincides with the total income from Old Age Security, Canada Pension Plan (CPP) and the federal Guaranteed Income Supplement, prorated to consider the receipt of maximum CPP benefits.)

(8) One formula that can be used to estimate the potential economic impact of retirees moving to small communities is based on an empirical study of three British Columbia towns conducted by Dr. Gerald Hodge of the Gerontology Research Centre, Simon Fraser University, and supported by other studies (according to Dr. Hodge). These studies demonstrated that for every $1 of income to a senior, a further 10 to 20 percent of that income is generally spent in a small community by agencies and businesses serving the senior (Hodge, 1991:51). So the "multiplier effect" is 1.1 to 1.2.

Using 1.15 as a compromise multiplier effect, it can be estimated, for example, if a retired couple has an annual income of $30,000, then the town they move to will benefit by the expenditure of about 75 percent (see below) of $30,000 plus .15 x $30,000 = $27,000 per year. A retired single senior would have an impact of at least .75 x $17,000 plus .15 x $17,000 = $15,300.

Three caveats must be mentioned here. First, seniors who resettle in retirement typically have higher than average incomes (Gutman, 1986:79), so the economic impact estimates in this report are modest.

Second, other formulae and thus economic projections are more generous, such as those made for Elliot Lake by the Redma Group of Toronto, which projected an economic benefit based on a 2.2 multiplier effect, and an economic impact of $58,000 per occupied unit, for Elliot Lake. (Economic projections are always open to debate.)

Third, if seniors simply move into the town nearest to their countryside home, the place where they have always shopped, in the same region where they have always paid property taxes, and if they vacate housing where they were living, they clearly do not create the same positive economic impact as those seniors who move from outside the area, perhaps from the nearest metropolitan area, and whose effect is truly additive.

(9) This estimate of local expenditure is based on Text Table 111 from Statistics Canada's A Portrait of Seniors in Canada, 1990:17 (shown in Appendix C of this report), which indicates that senior households of two or more persons spent $19,722 (or 73 percent) of their $26,955 annual income (1986) on basic expenditures such as shelter, food, transportation, clothing, recreation etc. By subtracting a small proportion of this for vacation expenditures and adding a larger proportion for municipal property taxes (neither amount is broken out in the data) an estimate of 75 percent of income spent locally is considered reasonable.

(10) Hodge. 1991:51-52.

(11) About 1050 married persons (or 525 couples) and 350 singles have moved to Elliot Lake. Using the $30,000 and $17,000 figures for couples and singles explained in item *(7)*, this means that they have impacted the local economy by about (525 x $27,000 plus 350 x $15,300 =) $19,530,000 annually.

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